

Set Items Description
S1 244 AU=(ROSE K? OR ROSE, K? OR RILEY K? OR RILEY, K? OR KAPLAN
C?. OR KAPLAN, C?)
S2 2805366 ONLINE OR ON()LINE OR INTERNET OR INTRANET? OR NETWORK? ? -
OR SERVER? ? OR WEB? OR PORTAL? OR WWW OR CYBER? OR ELECTRONI-
C? OR AUTOMATE? ?
S3 947339 CONSUMER? OR CUSTOMER? OR CLIENT? OR BUYER? OR PURCHASER? -
OR USER? OR PEOPLE OR INVESTOR? OR PARTY OR PERSON? ? OR SUBS-
CRIPTER?
S4 526 MUTUAL()FUND? ? OR DEMAND()DEPOSIT? OR FINANCIAL()ACCOUNT?
?
S5 1900654 INVESTING OR INVESTMENT OR INVEST? ? OR OPEN? OR FUNDING OR
SUBSCRIBING OR SUBSCRIPTION OR SUBSCRIBES
S6 19 S4(5N)S5(5N)S2
S7 65 S4 AND S5 AND S2 AND S3
S8 66 S6 OR S7
S9 51 S8 AND IC=G06F-017/60
S10 1 S1 AND S4
S11 52 S9 OR S10

? show file

File 347:JAPIO Nov 1976-2004/Dec(Updated 050405)

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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200527

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11/5/1 (Item 1 from file: 347)
DIALOG(R) File 347:JAPIO
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07536614 **Image available**
APPARATUS, METHOD AND PROGRAM FOR DISPLAYING DEPOSITS AND SAVINGS, SERVER, METHOD AND PROGRAM FOR PROVIDING DEPOSITS AND SAVINGS INFORMATION, STORAGE MEDIUM, AND APPARATUS, METHOD, PROGRAM AND SERVER FOR MANAGING ASSET

PUB. NO.: 2003-030449 [JP 2003030449 A]
PUBLISHED: January 31, 2003 (20030131)
INVENTOR(s): NAKAMURA YOSHIYUKI
 TOTOKI HIROKI
 IDE HIROKO
 ANNO TETSUYA
 HITOSUGI TARO
APPLICANT(s): SONY CORP
APPL. NO.: 2001-346320 [JP 2001346320]
FILED: November 12, 2001 (20011112)
PRIORITY: 2001-139012 [JP 2001139012], JP (Japan), May 09, 2001 (20010509)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To enable a user to easily perform asset management according to a use purpose.

SOLUTION: Virtual bags (divisions) are set to reflect the contents of the demand deposit of the user. For each of the bags, a purpose such as 'circle activity' and 'studying abroad' and a target sum can be set. At a terminal apparatus, money is represented by an icon. By dragging and dropping the icon into the bag, it is possible to move the money into the bag. This system can further provide a virtual money box developed from the concept of the bag. The money box consists of a parent money box for divisions by purposes of demand deposit, fixed deposit, foreign currency demand deposit, foreign currency fixed deposit, investment trust, and the like, and a purpose-dedicated money box. Paying in and out to/from the user account is performed through the parent money box and asset formation for a target is performed through the purpose-dedicated money box.

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11/5/2 (Item 2 from file: 347)
DIALOG(R) File 347:JAPIO
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07498228 **Image available**
NEW ACCOUNT OPENING SYSTEM USING IC CARD

PUB. NO.: 2002-366748 [JP 2002366748 A]
PUBLISHED: December 20, 2002 (20021220)
INVENTOR(s): UEMATSU JUNICHI
 SAKAI MASAHITO
APPLICANT(s): DAINIPPON PRINTING CO LTD
APPL. NO.: 2001-168937 [JP 2001168937]
FILED: June 05, 2001 (20010605)
INTL CLASS: G06F-017/60 ; G06F-015/00; G06K-017/00; G06K-019/00;

ABSTRACT

PROBLEM TO BE SOLVED: To provide a new account **opening** system using an IC card by which a **user** can perform processing required for **opening** a new account to a financial facility by using a communication line and the financial facility can examine the authenticity of received personal information in a short time.

SOLUTION: The system consists of a step for allowing the **user** to input personal information to a communication terminal, a step for generating an **electronic** signature by the IC card, a step for transmitting the personal information added with the **electronic** signature to the **server** of the financial facility, a step for decoding and examining the received personal information annexed with the **electronic** signature, a step for transmitting the personal information from the financial facility to the **server** of a personal information management facility when examination is right, a step for collating the personal information managed by the personal information management facility with the received personal information, a step for transmitting the result of collation to the **server** of the financial facility, and a step for **opening** the new account to a **financial account** managed by the **server** of the financial facility when the **user** is confirmed to be the true **person** by collation.

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11/5/3 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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016818414 **Image available**
WPI Acc No: 2005-142697/200515

XRPX Acc No: N05-121397

Financial account administration method involves indicating amount of increase in account limit of prepaid gift card of end-user, by transmitting credit message in financial industry standard message format to card issuer

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: PETERSON M L; SHARMA B L

Number of Countries: 108 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200510679	A2	20050203	WO 2004US22639	A	20040714	200515 B
US 20050027655	A1	20050203	US 2003487627	P	20030715	200515
			US 2004891198	A	20040714	

Priority Applications (No Type Date): US 2003487627 P 20030715; US 2004891198 A 20040714

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200510679	A2	E	18	G06F-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200510679 A2

NOVELTY - An account limit is determined for prepaid gift card of end- **user** . The merchants are authorized to receive additional funds from **user** to increase the card's account limit. The merchants indicate the amount of increase by sending a credit message from point-of-sales terminal (100), according to format selected from financial industry standard message formats such as **funding** , credit, return and void formats, to card issuer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) computerized **financial account** administration system;
- (2) method of adjusting amount of usable funds within account;
- (3) method of establishing value in account;
- (4) system for establishing value in account; and
- (5) **financial account** creation method.

USE - For administering **financial accounts** of prepaid gift card.

ADVANTAGE - Reduces the expense and time-to-market for product distribution.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the card processing/translation **network** .

point of sale terminal (100)
distributed card authorization system (CAS) platform (DCP) (110)
CAS/transaction processing front end platform (120)
back end DCP (130)
stored value card authorization platform (140)

pp; 18 DwgNo 1/2

Title Terms: FINANCIAL; ACCOUNT; ADMINISTER; METHOD; INDICATE; AMOUNT; INCREASE; ACCOUNT; LIMIT; PREPAYMENT; GIFT; CARD; END; **USER** ; TRANSMIT; CREDIT; MESSAGE; FINANCIAL; INDUSTRIAL; STANDARD; MESSAGE; FORMAT; CARD; ISSUE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

11/5/4 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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016624390 **Image available**

WPI Acc No: 2004-783116/200477

XRPX Acc No: N04-617129

Investor personal qualified dividend income determining apparatus for use by investment entity, has calculation engine to determine income, where account transaction history data is used to provide transaction data

Patent Assignee: VANGUARD GROUP INC (VANG-N)

Inventor: BRAY M A; CRESSWELL T J; FLORES D J; GASSER A A; LASKIN D;

PICHOLA M H; SMITH R P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040210501	A1	20041021	US 2004709360	A	20040429	200477 B

Priority Applications (No Type Date): US 2004709360 A 20040429

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

Abstract (Basic): US 20040210501 A1

NOVELTY - The apparatus has a qualified dividend income (QDI) calculation engine (18) that receives and processes account transaction history data, dividend distribution information, and percentage of **mutual fund** dividend distributions. The engine determines the QDI for a selected time frame, where history data is used to provide transaction data for an **investor**. The engine also determines whether holding period requirements are met.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an **automated** computer-implemented method of determining the personal qualified dividend income of one or more **investors**.

USE - Used by an **investment** entity e.g. Vanguard Group that provides **mutual fund** and **investment** services and entities providing brokerage services, for determining the personal qualified dividend income (QDI) of **investors** such as owners of accounts, beneficial owners of accounts (trust, minor, or incapacitated **person**), or **persons** authorized to act on accounts (trustees, guardians, custodians, general partners, members, or holders of a power of attorney).

ADVANTAGE - The QDI calculation engine automatically determines the QDI for a selected time frame for **investors**. The apparatus can be directly used by an **investor** or an **investment** entity.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic block diagram of a personal QDI calculation system.

Databases (10,14,16)

Personal qualified dividend income calculation engine (18)

Web browser (26)

pp; 30 DwgNo 1/14

Title Terms: **PERSON** ; QUALIFY; DIVIDE; INCOME; DETERMINE; APPARATUS; **INVESTMENT** ; ENTITY; CALCULATE; ENGINE; DETERMINE; INCOME; ACCOUNT; TRANSACTION; HISTORY; DATA; TRANSACTION; DATA

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/5 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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016337323 **Image available**

WPI Acc No: 2004-495220/200447

Method for offering financial service by sharing financial account level of user

Patent Assignee: GOOD MORNING SHINHAN SECURITIES CO LTD (GOOD-N)

Inventor: DO G G; JUN S G; LEE H J; LEE S U

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2004024216	A	20040320	KR 200255759	A	20020913	200447 B

Priority Applications (No Type Date): KR 200255759 A 20020913

Patent Details:

Patent No	Kind	Lan	Pg	Main	IPC	Filing Notes
KR 2004024216	A	1		G06F-017/60		

Abstract (Basic): KR 2004024216 A

NOVELTY - A method for offering a financial service by sharing a

financial account level of a **user** is provided to systematically offer various services and consultations by sharing the information of the **user opening** a bank account for stock trading and a level of the account with a securities company, a bank, and a credit card company.

DETAILED DESCRIPTION - The deposit amount information for the account is received from a bank system receiving an FNA(Financial **Network** Account) request. The level of the FNA account is calculated based on the deposit amount information and is transmitted to the bank system(210). An FNA inquiry chart including the **user** information, the deposit amount, and the FNA level information is written. A stock **investment** manager for the FNA is fixed by considering the deposit amount, use of a home trading system, and statement of an **investment** purpose form(220). The service is offered to the **user** by writing the stock **investment** manager to the FNA inquiry chart, and making a securities company system, the bank system, and a credit card company system share the chart information(222).

pp; 1 DwgNo 1/10

Title Terms: METHOD; OFFER; FINANCIAL; SERVICE; SHARE; FINANCIAL; ACCOUNT; LEVEL; **USER**

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/6 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015769501 **Image available**

WPI Acc No: 2003-831703/200377

XRPX Acc No: N03-664658

Selective read-only access allowing method involves maintaining client permissioning settings specifying level of read only access of account summary, allowed for interested parties

Patent Assignee: UBS PAINEWEBBER INC (UBSP-N)

Inventor: ARENA J R; CHEN K C; HUNG B M D; JAWOROWSKY P; ROMER G G; STETTER K M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030191703	A1	20031009	US 200260354	A	20020201	200377 B

Priority Applications (No Type Date): US 200260354 A 20020201

Patent Details:

Patent No	Kind	lan	Pg	Main IPC	Filing Notes
US 20030191703	A1	47		G06F-017/60	

Abstract (Basic): US 20030191703 A1

NOVELTY - The **client investment** account information received through a **network** (170), are aggregated into a summary with current and total value of accounts. The summary is output to **client** terminal (110), when requested. The **client** permissioning settings specifying level of read only access of summary for interested parties, are maintained. The summary is output to interested **party** terminal through a communication **network** (160), when requested.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) data aggregation system; and
- (2) computer readable medium storing program for selective read

only access allowing method.

USE - For selectively allowing read only access of **investment** account information comprising information about banking accounts e.g. checking, savings, lines of credit, home equity loans, mortgages, trust accounts, certificate of deposit, creditor accounts e.g. credit card accounts, loans, employer loans, employer stock purchase plans, brokerage accounts at account providers in which **investor** holds or trades publicly, traded securities e.g. stocks, bonds, **mutual funds**, commodities futures, security trading accounts e.g. cash management account and margin accounts, retirement benefits, individual equity securities, debt securities, insurance contracts, **online** trading, **electronic** funds transfer, frequent flyer points/miles, hotel points, and insurance annuity cash values of **client** private **investor** by terminal e.g. **web** enabled personal computer, **web** enabled wireless telephone, personal digital assistant and other personal communication device of interested **party** e.g. financial adviser, accountants, lawyers, estate planner, family member, tax advisors, **customer** service agents, branch managers, division managers, regional managers, compliance personal e.g. law enforcers and securities exchange commission (SEC) and financial planner over communication **network** such as private **network** e.g. **intranet** public **network** e.g. **internet**, telephone landline based modem, wireless **network** such as cellular digital packet data (CDPD) **network** and wireless local area **network**.

ADVANTAGE - The **client** can control the amount of visibility available to interested parties into the information, hence privacy of **client** is maintained, while allowing **client** to benefit from advisors greater knowledge of **clients** financial position. knowledge of **clients** financial position.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of the selective read only access allowing system.

data aggregation system (100)
 client terminal (110)
 interested **party** terminal (120)
 investment account data (150)
 communication **networks** (160,170)
pp; 47 DwgNo 1/23

Title Terms: SELECT; READ; ACCESS; ALLOW; METHOD; MAINTAIN; **CLIENT** ; SET; SPECIFIED; LEVEL; READ; ACCESS; ACCOUNT; SUMMARY; ALLOW; **PARTY**

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/7 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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015726385 **Image available**

WPI Acc No: 2003-788585/200374

Related WPI Acc No: 2003-804732

XRPX Acc No: N03-631880

Open **platform** for financial and investment **advisors**, has mutual fund record keeping system coupled to portfolio management system to provide multi-asset transaction processing and workflow system

Patent Assignee: HORAN J P (HORA-I); TYNER W K (TYNE-I)

Inventor: HORAN J P; TYNER W K

Number of Countries: 103 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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WO 200385495	A2	20031016	WO 2003US9932	A	20030331	200374	B
US 20030225663	A1	20031204	US 2002369367	P	20020401	200380	
			US 2002369476	P	20020401		
			US 2003402847	A	20030328		
AU 2003222143	A1	20031020	AU 2003222143	A	20030331	200436	

Priority Applications (No Type Date): US 2003402847 A 20030328; US 2002369367 P 20020401; US 2002369476 P 20020401

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200385495	A2	E	47	G06F-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

US 20030225663	A1	G06F-017/60	Provisional application US 2002369367
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AU 2003222143	A1	G06F-000/00	Provisional application US 2002369476
			Based on patent WO 200385495

Abstract (Basic): WO 200385495 A2

NOVELTY - The platform has a portfolio management system (206) to provide multi- asset transaction processing. A workflow system (208) coupled to the management system that is configured to deliver and process work, based on **user** -defined priorities. A **mutual fund** record keeping system coupled to the management system and the workflow system, records a **mutual fund** transaction.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of processing an **open** platform account.

USE - Used for financial and **investment** advisor/firms, **investment** managers/firms and their **clients**.

ADVANTAGE - The platform can integrate any legacy application or communication protocol and can be resident on one or more **servers**. The platform provides decision support and trading functionality that provides sponsors, **investment** managers/firms, and advisors/firms with tools to maximize **investment** returns and minimize costs. The integrated platform reduces overhead for sponsors, streamlines communications and provides sophisticated tools for **investment** management.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of a present managed asset platform.

- Monitor (202)
- Net **server** (204)
- Portfolio management system (206)
- Workflow system (208)
- Data warehouse (312)
- pp; 47 DwgNo 2/11

Title Terms: **OPEN** ; **PLATFORM**; **FINANCIAL**; **INVESTMENT** ; **MUTUAL**; **FUND**; **RECORD**; **KEEP**; **SYSTEM**; **COUPLE**; **PORTFOLIO**; **MANAGEMENT**; **SYSTEM**; **MULTI**; **TRANSACTION**; **PROCESS**; **SYSTEM**

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

11/5/8 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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015649883 **Image available**

WPI Acc No: 2003-712066/200367

XRPX Acc No: N03-569609

Financial accounts managing method for credit card issuers, involves determining whether to override portion of strategy by applying decision method considering parameter values and account usage information

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: ABELMAN H; ALGIENE K; BROCKLEY T O; CASH R J; HARDEN J S; KRAJEWSKI S R; PLOZAY M; ROSE K A ; SAVAGE R L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030177079	A1	20030918	US 200298586	A	20020314	200367 B
			US 2002321287	A	20021217	

Priority Applications (No Type Date): US 2002321287 A 20021217; US 200298586 A 20020314

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20030177079 A1 26 G06F-017/60 CIP of application US 200298586

Abstract (Basic): US 20030177079 A1

NOVELTY - The method involves maintaining information including a set of account parameter values and specification of an account processing strategy for a **financial account**. Account usage information is received for the **financial account**, and determination is made whether to override a portion of the strategy by applying a decision method that considers the account parameter values and the account usage information.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer-readable storage medium.

USE - Used for processing individual **financial accounts** by credit card issuers. e.g. banks, retailers, and financial service providers.

ADVANTAGE - The method permits overrides of the default strategy, thereby helps to tailor processing strategies on an individualized basis for account holders rather than relying on the broader principles in default strategy.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow chart representing an overview of the **financial accounts** managing method.

pp; 26 DwgNo 1C/7

Title Terms: FINANCIAL; ACCOUNT; MANAGE; METHOD; CREDIT; CARD; DETERMINE; OVERRIDE; PORTION; STRATEGY; APPLY; DECIDE; METHOD; PARAMETER; VALUE; ACCOUNT; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/9 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015649399 **Image available**

WPI Acc No: 2003-711582/200367

XRPX Acc No: N03-569128

Security trading capacity evaluation method e.g. for bond, involves

setting portion of equity to form cash reserve for future asset allocation

Patent Assignee: HU K (HUKK-I); HU T (HUTT-I)
 Inventor: HU K; HU T
 Number of Countries: 001 Number of Patents: 001
 Patent Family:
 Patent No Kind Date Applicat No Kind Date Week
 US 20030163404 A1 20030828 US 200280855 A 20020222 200367 B

Priority Applications (No Type Date): US 200280855 A 20020222
 Patent Details:
 Patent No Kind Lan Pg Main IPC Filing Notes
 US 20030163404 A1 16 G06F-017/60

Abstract (Basic): US 20030163404 A1

NOVELTY - A portion of an equity from **investment** portfolio is set to form a cash reserve for future asset allocation. A security balance is produced by computing trade order comprising security and trading price, according to a predetermined quantity or fund to be committed. A cost for the order is evaluated using the difference between equity and cash reserve.

USE - For evaluating trading capacity for security e.g. bonds, **mutual fund**, stock, option in stock trading activity of **investors** using **internet** or personal computer at home or office.

ADVANTAGE - The portfolio can be managed effectively. The **user** can preset the cash reserve in the portfolio, hence the purchasing power is determined immediately. Hence the **investor** can make quick decision of how much he or she can trade without exceeding the purchasing power and hence effectively manages his/her capital and minimizes risk. The trade order is evaluated to select the optimum **investment** plan before the trade order is placed in the real securities market. Hence the **investor** can modify the order anytime.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram of the security trading capacity evaluation method.

pp; 16 DwgNo 1/6

Title Terms: SECURE; TRADE; CAPACITY; EVALUATE; METHOD; BOND; SET; PORTION; FORM; CASH; RESERVE; FUTURE; ALLOCATE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/10 (Item 8 from file: 350)
 DIALOG(R) File 350:Derwent WPIX
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015609056 **Image available**
 WPI Acc No: 2003-671213/200363
 XRPX Acc No: N03-535992
 Online financial instrument trading system for business applications, matches trading criteria received from investor with advisor's criteria received from advisory service provider, based on which trading order is executed

Patent Assignee: BENNETT N W (BENN-I); KALT D S (KALT-I)
 Inventor: BENNETT N W; KALT D S
 Number of Countries: 001 Number of Patents: 001
 Patent Family:
 Patent No Kind Date Applicat No Kind Date Week
 US 20030144944 A1 20030731 US 200262590 A 20020131 200363 B

Priority Applications (No Type Date): US 200262590 A 20020131

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20030144944 A1 10 G06F-017/60

Abstract (Basic): US 20030144944 A1

NOVELTY - An advisory service provider (20) transmits information containing advisor's criteria (25) for trading financial securities to an individual **investor** (10). A processor receives selected trading criteria (15) from the **investor** and matches it with the criteria provided by service provider. Based on the matching result, trading order (35) is executed for purchase/sale of financial securities.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an improved method to facilitate managed trading of collectible financial instruments.

USE - For **online** trading of financial instruments such as stocks, bonds, stock options, bond options, commodities futures, commodities future options, index futures, index futures options, **mutual funds**, currencies and metals for business applications.

ADVANTAGE - Allows individual **investors** to readily access and survey various trading recommendations offered by one or more financial advisory service providers, hence trading is performed accurately and efficiently according to the trading conditions.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the **investment** system.

individual **investor** (10)
investor 's criteria (15)
advisory service provider (20)
advisor's criteria (25)
system operator (30)
trading order (35)
pp; 10 DwgNo 1/2

Title Terms: FINANCIAL; INSTRUMENT; TRADE; SYSTEM; BUSINESS; APPLY; MATCH; TRADE; CRITERIA; RECEIVE; CRITERIA; RECEIVE; ADVICE; SERVICE; BASED; TRADE; ORDER; EXECUTE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/11 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015535457 **Image available**

WPI Acc No: 2003-597607/200356

XRPX Acc No: N03-476306

Security allocation method in mutual fund trade, involves identifying lots of security to be sold, to select and sell lots based on business rule, to produce smallest tax consequence for mutual fund

Patent Assignee: ANDREWS J (ANDR-I); ARDITA L (ARDI-I); DONAHUE B (DONA-I); FITCH J D (FITC-I); GRIFFIN T M (GRIF-I); MAHONEY J (MAHO-I)

Inventor: ANDREWS J; ARDITA L; DONAHUE B; FITCH J D; GRIFFIN T M; MAHONEY J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030105697	A1	20030605	US 2001999512	A	20011025	200356 B

Priority Applications (No Type Date): US 2001999512 A 20011025

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20030105697 A1 14 G06F-017/60

Abstract (Basic): US 20030105697 A1

NOVELTY - The business rule and tax rate that apply to the requested sale of security, are selected. Lots of the security that are adapted to the sold, are identified. The identified lots are selected and sold based on business rule, so as to produce the smallest tax consequence for the **mutual fund**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) computer program product comprising codes for allocating lots of security in **mutual fund** trade; and

(2) **web** -based system for allocating lots of security in **mutual fund** trade.

USE - For managing **investment** portfolios and for selecting specific lots of security to be sold in institutional **investors** such as pension fund, insurance companies and **mutual funds**.

ADVANTAGE - Provides tools that allow a custodian or fund accounting agent to select lots in the portfolio inventory based on predefined rules such as rules to maximize the funds after tax return.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram explaining sell rules for tax purposes.

pp; 14 DwgNo 5/5

Title Terms: SECURE; ALLOCATE; METHOD; MUTUAL; FUND; TRADE; IDENTIFY; LOTS; SECURE; SOLD; SELECT; SELL; LOTS; BASED; BUSINESS; RULE; PRODUCE; TAX; CONSEQUENT; MUTUAL; FUND

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/12 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015494748 **Image available**

WPI Acc No: 2003-556895/200352

XRPX Acc No: N03-442529

Handheld electronic **checkbook apparatus for financial institutions such as banks, has printer to print electronic check at electronic check-book**

Patent Assignee: INTEL CORP (ITLC)

Inventor: FLEMING S H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030083967	A1	20030501	US 20011463	A	20011029	200352 B

Priority Applications (No Type Date): US 20011463 A 20011029

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20030083967 A1 8 G06F-017/60

Abstract (Basic): US 20030083967 A1

NOVELTY - A keyboard (16) receives financial data from a **user**. A housing (12) includes a processor (20) that manipulates the financial data received from the **user**. A printer (18) prints an **electronic check** at an **electronic check-book**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the

following:

- (1) electronic check write method; and
- (2) remote financial account reconciling method.

USE - To write electronic checks and to reconcile remote financial accounts . To store phone number, dates, calender, entries and address. Used for applications beyond account balancing e.g. mortgage or loan amortization, present and future investment valuation, etc. For rent/mortgage, car payment, car insurance, groceries, clothing and entertainment.

ADVANTAGE - Account balance is automatically calculated after each check is written or each deposit made and updated account balance is immediately available to user , so that savings of costly over draft fees is achieved. As checks printed by the electronic check-book are also printed and are easier to read, translation errors are reduced. The users are required to complete only two fields, the payee line and the numeric amount of the check prior to presentation of the check for payment at a bank. Users are not required to order preprinted checks or to incur additional fees with each change of account information, as the account information changes are changed electronically using a setup menu. Provides a user with flexibility in choosing check styles and saves the user money from not having to order numerous check styles.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic block diagram of the electronic check-book.

housing (12)
display (14)
keyboard (16)
printer (18)
processor (20)
battery wall (22)
pp; 8 DwgNo 1/4

Title Terms: ELECTRONIC ; APPARATUS; FINANCIAL; INSTITUTION; BANK; PRINT; PRINT; ELECTRONIC ; CHECK; ELECTRONIC ; CHECK; BOOK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/13 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015493654 **Image available**

WPI Acc No: 2003-555801/200352

XRPX Acc No: N03-441453

Computer-implemented subpoena delivery method for use by commercial bank, involves transmitting information comprising subpoena to subpoenaed entities that in response transmit information reception notification

Patent Assignee: GOLDMAN SACHS & CO (GOLD-N); LAWRENCE D (LAWR-I)

Inventor: LAWRENCE D; CHILDERS G J

Number of Countries: 101 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20030069742	A1	20030410	US 2001974212	A	20011009	200352	B
WO 200332112	A2	20030417	WO 2002US31644	A	20021007	200352	
EP 1442435	A2	20040804	EP 2002768971	A	20021007	200451	
			WO 2002US31644	A	20021007		
AU 2002332033	A1	20030422	AU 2002332033	A	20021007	200460	
JP 2005505823	W	20050224	WO 2002US31644	A	20021007	200516	
			JP 2003535017	A	20021007		

Priority Applications (No Type Date): US 2001974212 A 20011009

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20030069742 A1 12 G06F-017/60

WO 200332112 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

EP 1442435 A2 E G07F-017/00 Based on patent WO 200332112

Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

AU 2002332033 A1 G06F-017/60 Based on patent WO 200332112

JP 2005505823 W 35 G06F-017/60 Based on patent WO 200332112

Abstract (Basic): US 20030069742 A1

NOVELTY - An information containing **electronic** version of a subpoena, is received from subpoena issuers (101,101a,101b) and stored in the **server** of an **electronic** subpoena service (ESS) system (100). The stored subpoena is transmitted through a designated computerized device to subpoenaed entities (104-107) in a predetermined format. An acknowledgement data to the **server** in response to received information, is transmitted by the entities.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) computer implemented **electronic** subpoena processing method;
- (2) subpoena delivery method;
- (3) computerized subpoena delivery system;
- (4) subpoena delivery program;
- (5) subpoena service indicating data signal generation method; and
- (6) method for interacting with computerized device.

USE - For use by **investment** bank, merchant bank, commercial bank, security firm, asset management company, hedge fund, **mutual fund**, crediting agency, security exchange, bourse, institutional/individual **investor**, auditing firm, law firm involved in financial transaction such as public/private financing commodities and securities trading, **investment** and merchant banking, commercial and **consumer** lending, asset management rating of corporations and securities.

ADVANTAGE - The use of ESS **server** provides **automated**, timely, and efficient service, thereby providing improved delivery system with high efficiency and reliability.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the computer-implemented subpoena delivery system.

ESS system (100)

subpoena issuers (101,101a,101b)

subpoenaed entities (104- 107)

pp; 12 DwgNo 1/5

Title Terms: COMPUTER; IMPLEMENT; DELIVER; METHOD; COMMERCIAL; BANK; TRANSMIT; INFORMATION; COMPRISE; ENTITY; RESPOND; TRANSMIT; INFORMATION; RECEPTION; NOTIFICATION

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60 ; G07F-017/00

File Segment: EPI

11/5/14 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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015379155 **Image available**

WPI Acc No: 2003-440093/200341

Related WPI Acc No: 1998-506243; 2000-637080; 2002-195148; 2002-279991;
2003-018156; 2003-039622; 2003-416619

XRPX Acc No: N03-351276

Electronic data processing method for calculating estimated price of open -end financial product, involves processing information of securities in selected portfolio of mutual fund

Patent Assignee: BANDER K S (BAND-I); KIRON K (KIRO-I)

Inventor: BANDER K S; KIRON K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030074293	A1	20030417	US 95542431	A	19951012	200341 B
			US 98140868	A	19980827	
			US 2000579801	A	20000526	

Priority Applications (No Type Date): US 95542431 A 19951012; US 98140868 A 19980827; US 2000579801 A 20000526

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030074293	A1	9	G06F-017/60	Div ex application US 95542431
				Cont of application US 98140868
				Div ex patent US 5806048
				Cont of patent US 6088685

Abstract (Basic): US 20030074293 A1

NOVELTY - A **mutual fund** with selected portfolio of securities, is created. The information of each security in selected portfolio is received in an **electronic** data format and processed to determine price of financial product in real-time based on weighting of the securities.

USE - For processing **electronic** data for calculating estimated price of **open** -end financial product.

ADVANTAGE - The futures contract are traded both on securitized fund share and index of the shares with linked derivative securities. The index of **open** -end **mutual funds** facilitates greater diversification, lower transaction cost, expanded **investment** choices, easy measurement of fund performance against relevant benchmark index. The **investors** easily buy or sell the funds with no penalty and rapidly by **electronic** trading. Minimizes selection of high risk/low return **open** -end **mutual funds** and maximizes selection of funds with low risk/high return statistical data by using index at the **mutual funds**.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart illustrating creation of **open** -end **mutual fund** index.

pp; 9 DwgNo 1A/2

Title Terms: **ELECTRONIC** ; DATA; PROCESS; METHOD; CALCULATE; ESTIMATE; **PRICE**; **OPEN** ; END; FINANCIAL; PRODUCT; PROCESS; INFORMATION; SECURE; SELECT; PORTFOLIO; MUTUAL; FUND

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/15 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015319300 **Image available**
WPI Acc No: 2003-380235/200336
XRPX Acc No: N03-303644

Investments comparison method for e-business applications, involves providing interactive online access to users to select value and screen selected investment funds with respect to list of values selected by user

Patent Assignee: BOLT S R (BOLT-I)

Inventor: BOLT S R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030023532	A1	20030130	US 2001918419	A	20010730	200336 B

Priority Applications (No Type Date): US 2001918419 A 20010730

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030023532	A1	6	G06F-017/60	

Abstract (Basic): US 20030023532 A1

NOVELTY - A database is maintained for the investments of funds and information associated with the funds. An interactive **online** access is provided to **users** to select a value and screen selected **investment** funds with respect to value selected from the database by the **user**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) computer readable structure having program for **investment** comparison; and

(2) system for **investment** comparison.

USE - For selling tobacco through a global computer **network**.

ADVANTAGE - Enables the **investor** to easily determine whether a **mutual fund**, variable annuity or life annuity are invested in companies. Enables the **investor** to update the **investment** information quickly and easily.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the **investment** method viewed by the **user**.

pp; 6 DwgNo 1/2

Title Terms: COMPARE; METHOD; BUSINESS; APPLY; INTERACT; ACCESS; **USER** ;
SELECT; VALUE; SCREEN; SELECT; **INVESTMENT** ; FUND; RESPECT; LIST; VALUE;
SELECT; **USER**

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/16 (Item 14 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015041741 **Image available**
WPI Acc No: 2003-102257/200309
Related WPI Acc No: 2004-089890
XRPX Acc No: N03-081659

Electronic investment contract generation method for financial institution, involves associating asset category identifier with corresponding allocation and response parameters

Patent Assignee: CHAMPION R (CHAM-I); COSTELLO V (COST-I); INVESDEX LTD

(INVE-N); CHAMPION R R (CHAM-I); COSTELLO V B (COST-I)
Inventor: CHAMPION R; COSTELLO V; CHAMPION R R; COSTELLO V B
Number of Countries: 091 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020128941	A1	20020912	US 2001802026	A	20010308	200309 B
WO 200273338	A2	20020919	WO 2002US5869	A	20020226	200309
EP 1374130	A2	20040102	EP 2002723248	A	20020226	200409
			WO 2002US5869	A	20020226	
AU 2002254041	A1	20020924	AU 2002254041	A	20020226	200433

Priority Applications (No Type Date): US 2001802026 A 20010308

Patent Details:

Patent No	Kind	Land Pg	Main IPC	Filing Notes
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US 20020128941	A1	21	G06F-017/60
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WO 200273338	A2	E	G06F-000/00
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Designated States (National): AE AG AL AU BA BB BG BR BZ CA CN CO CR CU CZ DM DZ EC EE GD GE HR HU ID IL IN IS JP KP KR LC LK LR LT LV MA MG MK MN MX MZ NZ OM PH PL RO SG SI SK TN TT UA UZ VN YU ZA

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

EP 1374130	A2	E	G06F-017/60	Based on patent WO 200273338
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

AU 2002254041	A1		G06F-017/60	Based on patent WO 200273338
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Abstract (Basic): US 20020128941 A1

NOVELTY - An asset category identifier associated with the **electronic investment** contract, specifies an **investment** asset category and is associated with corresponding allocation and response parameters. The allocation parameter specifies the amount to be indexed and the response parameter specifies relationship between allocation amount and subsequent price or net worth changes in respective asset category.

USE - For generating **electronic investment** contracts related to stocks, bonds, **mutual funds** for financial institutions such as banks.

ADVANTAGE - Provides enhanced flexibility to **investors** by using the allocation parameter and response parameter that are associated with the asset category identifier.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the **electronic investment** contract generation and management system.

pp; 21 DwgNo 1/10

Title Terms: **ELECTRONIC** ; **INVESTMENT** ; CONTRACT; GENERATE; METHOD; FINANCIAL; INSTITUTION; ASSOCIATE; CATEGORY; IDENTIFY; CORRESPOND; ALLOCATE; RESPOND; PARAMETER

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

11/5/17 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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014957458

WPI Acc No: 2003-017972/200301

XRPX Acc No: N03-013847

Investment portfolio management method for integrated personal

financial planning system, involves rebalancing portfolio generated based on investment parameters received from investors
Patent Assignee: RHEE T A (RHEE-I)
Inventor: RHEE T A
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
US 20020138383 A1 20020926 US 2001776379 A 20010202 200301 B

Priority Applications (No Type Date): US 2001776379 A 20010202

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020138383 A1 19 G06F-017/60

Abstract (Basic): US 20020138383 A1

NOVELTY - The **investment** parameters are received from **investors**, through **Internet**. An **investment** index is formulated using modern portfolio theory and stocks in the index are ranked against the received parameters to generate an optimum scenario portfolio.

USE - For managing **investment** portfolio of assets such as commercial paper, repurchase agreement, money market fund, bond, stock and **mutual fund** for **Internet / Intranet** based integrated personal financial planning system.

ADVANTAGE - Offers an automatic, mathematical solution for asset allocation and cash management in real time by efficiently managing and trading on portfolios of each asset class.

pp; 19 DwgNo 0/9

Title Terms: **INVESTMENT** ; PORTFOLIO; MANAGEMENT; METHOD; INTEGRATE; **PERSON** ; FINANCIAL; PLAN; SYSTEM; REBALANCE; PORTFOLIO; GENERATE; BASED; **INVESTMENT** ; PARAMETER; RECEIVE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/18 (Item 16 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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014911485 **Image available**
WPI Acc No: 2002-732191/200279

Related WPI Acc No: 2002-667508; 2003-017974; 2003-017977; 2003-266151; 2003-559083; 2003-757083; 2004-043737; 2004-043743; 2004-069808; 2004-071795; 2004-071797; 2004-083263; 2004-107478; 2004-143402; 2004-257427; 2004-340154; 2004-625941

XRPX Acc No: N02-577340

Computer implemented risk management method for financial institutions, government entities, involves calculating risk quotient by referring structured information and gathered data relating to risk variables

Patent Assignee: GOLDMAN SACHS & CO (GOLD-N); JUNNARKAR A (JUNN-I); LAWRENCE D (LAWR-I)

Inventor: JUNNARKAR A; LAWRENCE D

Number of Countries: 101 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020138371	A1	20020926	US 2001812627	A	20010320	200279 B
			US 2001919413	A	20010731	
WO 200312589	A2	20030213	WO 2002US24123	A	20020730	200313
EP 1430430	A2	20040623	EP 2002756795	A	20020730	200441
			WO 2002US24123	A	20020730	

AU 2002322778	A1	20030217	AU 2002322778	A	20020730	200452
JP 2004537798	W	20041216	WO 2002US24123	A	20020730	200482
			JP 2003517708	A	20020730	

Priority Applications (No Type Date): US 2001919413 A 20010731; US 2001812627 A 20010320

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020138371	A1		14	G06F-017/60	CIP of application US 2001812627
WO 200312589	A2	E		G06F-000/00	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW					
Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
EP 1430430	A2	E		G06F-017/60	Based on patent WO 200312589
Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
AU 2002322778	A1			G06F-017/60	Based on patent WO 200312589
JP 2004537798	W		44	G06F-017/60	Based on patent WO 200312589

Abstract (Basic): US 20020138371 A1

NOVELTY - Data related to risk variables associated with an **online** transaction are gathered. The received information relating to details of the **online** transaction are structured according to risk quotient criteria. A risk quotient is calculated by referring the structured information and the gathered data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computerized risk management system;
- (2) Computer readable medium storing risk management program;
- (3) Computer data signal in digital data stream comprising data relating to risk management; and
- (4) Method of interacting with **network** access device to manage risk relating to **online** transaction.

USE - For managing legal, regulatory financial and reputational risks for **online** retailers or wholesalers, individuals, business to business suppliers, government entities, trading firms, **online** auctions, bank and non-bank financial institutions including **investment** banks, merchant banks, commercial banks, security firms, asset management companies, hedge funds, **mutual funds**, credit rating funds, securities exchanges and bourses, institutional and individual **investors**, law firms, accounting firms, auditing firms, etc.

ADVANTAGE - Facilitates analysis and quantification of risk associated with executing **online** transaction and enables proper management of risk associated with a particular entity or transaction by calculating risk quotient based on gathered risk variables.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic illustration of **online** transaction risk management system.

pp; 14 DwgNo 2/5

Title Terms: COMPUTER; IMPLEMENT; RISK; MANAGEMENT; METHOD; FINANCIAL; INSTITUTION; GOVERN; ENTITY; CALCULATE; RISK; QUOTIENT; REFER; STRUCTURE; INFORMATION; GATHER; DATA; RELATED; RISK; VARIABLE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

11/5/19 (Item 17 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014902163 **Image available**
WPI Acc No: 2002-722869/200278
Related WPI Acc No: 2001-591576
XRPX Acc No: N02-570048

Patronage incentive system for retail business, credits difference between total and actual retail prices, to personal account of enrolled customer, which is transferred into collective account
Patent Assignee: KATANA T E (KATA-I); WEBB C S (WEBB-I)
Inventor: KATANA T E; WEBB C S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020120513	A1	20020829	US 2000531412	A	20000320	200278 B
			US 200266597	A	20020206	

Priority Applications (No Type Date): US 200266597 A 20020206; US 2000531412 A 20000320

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020120513 A1 22 G06F-017/60 CIP of application US 2000531412

Abstract (Basic): US 20020120513 A1

NOVELTY - A prestored saving program rounds up retail price of a purchased product to a rounded price amount and the difference between the prices is credited to personal account associated with each **customer** enrolled for purchase. The amounts credited is transferred into a collective account for **investment** into a predetermined single **mutual fund**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Patronage incentive system operating method; and
- (2) Method of doing business in retail environment.

USE - **Internet** -based patronage incentive system for retail business.

ADVANTAGE - Encourages money saving for **customers** as purchase is made directly from the retailer/retailer's **web** site and hence increases the saving power of the system.

DESCRIPTION OF DRAWING(S) - The figure shows the simplified block diagram of the patronage incentive system.

pp; 22 DwgNo 6/8

Title Terms: SYSTEM; RETAIL; BUSINESS; CREDIT; DIFFER; TOTAL; ACTUAL; RETAIL; PRICE; PERSON ; ACCOUNT; CUSTOMER ; TRANSFER; COLLECT; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/20 (Item 18 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014869953 **Image available**
WPI Acc No: 2002-690659/200274
Related WPI Acc No: 2005-201906
XRPX Acc No: N02-544828

Computerized financial risk management method for merchant bank, involves

calculating risk quotient using structured information associated with person involved in transaction

Patent Assignee: GOLDMAN SACHS & CO (GOLD-N); LAWRENCE D (LAWR-I)

Inventor: LAWRENCE D

Number of Countries: 101 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020103747	A1	20020801	US 2001772427	A	20010130	200274 B
WO 200261663	A2	20020808	WO 2002US1016	A	20020115	200274
EP 1358606	A2	20031105	EP 2002701971	A	20020115	200377
			WO 2002US1016	A	20020115	
AU 2002235369	A1	20020812	AU 2002235369	A	20020115	200427
JP 2005503597	W	20050203	JP 2002561759	A	20020115	200516
			WO 2002US1016	A	20020115	

Priority Applications (No Type Date): US 2001772427 A 20010130

Patent Details:

Patent No	Kind	Lat Pg	Main IPC	Filing Notes
US 20020103747	A1	12	G06F-017/60	
WO 200261663	A2	E	G06K-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

EP 1358606 A2 E G06F-017/60 Based on patent WO 200261663

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

AU 2002235369 A1 G06F-017/60 Based on patent WO 200261663

JP 2005503597 W 41 G06F-017/60 Based on patent WO 200261663

Abstract (Basic): US 20020103747 A1

NOVELTY - An information relating to political exposure associated with a **person** involved in a financial transaction (107) is received. The received information is structured according to the political exposure risk quotient criteria and a risk quotient is calculated accordingly.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computerized financial risk management system;
- (2) Computer program code comprising financial risk managing instruction;
- (3) Computer data signal; and
- (4) **Network** access device interaction method.

USE - For financial institutions such as **investment** bank, merchant and commercial banks, security firm, asset management company, hedge fund, **mutual fund**, credit rating agency, security exchange and course, institutional or individual **investor**. Auditing and law firms, private finance companies, commodities and securities trading, commercial and **consumer** lending, asset management, rating of corporations, securities, public and private equity, and fixed income investments, insurance company, credit card issuer, trading exchange, government regulator or law enforcement agency.

ADVANTAGE - Efficiently manages the risks associated with maintaining **investment** accounts for politically identified **person**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of risk management system.

Financial transaction (107)

pp; 12 DwgNo 1/5

Title Terms: COMPUTER; FINANCIAL; RISK; MANAGEMENT; METHOD; MERCHANT; BANK; CALCULATE; RISK; QUOTIENT; STRUCTURE; INFORMATION; ASSOCIATE; PERSON; TRANSACTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60 ; G06K-000/00

File Segment: EPI

11/5/21 (Item 19 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014744324 **Image available**

WPI Acc No: 2002-565029/200260

XRXPX Acc No: N02-447187

Network banking - allows the user to shorten time in selecting the required method or data for credit card, loan, investment, money management so as to save the relevant charges

Patent Assignee: SI JIA TECHNOLOGY CO LTD (SIJI-N)

Inventor: WEN H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
TW 469388	A	20011221	TW 2000111663	A	20000614	200260 B

Priority Applications (No Type Date): TW 2000111663 A 20000614

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
TW 469388	A		G06F-017/60	

Abstract (Basic): TW 469388 A

NOVELTY - A type of network banking includes the integration of databases for credit card, loan, mutual fund, security products, insurance planning, realty investment, young venture capital loan, banking promotion area, daily news, investment management dictionary, tax center, investment calculation tools, discussion zone, suggestion mail box, spread sheet, banking area, member area, fool-proof investment know how, price negotiation area for aggregated enterprise employees and easy loan center, allowing the user to shorten time in selecting the required method or data for credit card, loan, investment, money management so as to save the relevant charges.

DwgNo 1/1

Title Terms: NETWORK; BANK; ALLOW; USER; SHORTENING; TIME; SELECT; REQUIRE; METHOD; DATA; CREDIT; CARD; LOAN; INVESTMENT; MONEY; MANAGEMENT; SO; SAVE; RELEVANT; CHARGE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07F-019/00

File Segment: EPI

11/5/22 (Item 20 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014743335 **Image available**

WPI Acc No: 2002-564040/200260

Financial service system using internet

Patent Assignee: IMONICS INC (IMON-N)

Inventor: KIM J H; OH S H; PARK J C; PARK Y
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002016155	A	20020304	KR 200049315	A	20000824	200260 B

Priority Applications (No Type Date): KR 200049315 A 20000824

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002016155	A	1	G06F-017/60	

Abstract (Basic): KR 2002016155 A

NOVELTY - A financial service system using the **Internet** is provided to let an operator of an **Internet** community constituted of many members use a financial system for financial management by **opening** a joint account in the **Internet** space.

DETAILED DESCRIPTION - The system comprises a joint account managing **server** (2) operated by a service provider having a real account in a bank, many **clients** (4) provided to the individuals registered as members, and a **user** database(10) operated by the service provider and stored with the personal information of the members and the information including a transaction history. The members deposit money in the joint savings account. The total money is operated by cooperative buying, **investment** in stocks or **mutual funds** via the joint account managing **server**. The profits and shares of financial operation are distributed to the members. The joint account managing **server** provides such **on - line** and off-line services as a consultation on cooperative **investment**, accounts, group insurance, a message for personal relations among members, and an event.

pp; 1 DwgNo 1/10

Title Terms: FINANCIAL; SERVICE; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/23 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014705058 **Image available**

WPI Acc No: 2002-525762/200256

Real estate investment and trust operation business model

Patent Assignee: AHN C K (AHNC-I)

Inventor: AHN C K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002010222	A	20020204	KR 200043549	A	20000727	200256 B

Priority Applications (No Type Date): KR 200043549 A 20000727

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002010222	A	1	G06F-017/60	

Abstract (Basic): KR 2002010222 A

NOVELTY - A real estate **investment** and trust operation business model is provided to offer off-line real estate **investment** **mutual fund** service and **on - line** real estate brokerage service at the same

time.

DETAILED DESCRIPTION - A company investigates a specific estate, builds an enterprise plan, determines an **investment** value, establishes an all-out plan, and enters it in an **Internet** site to invite **investors**. Utilizing the invested capital of **investors**, the company purchases the estate, selects a construction company, forms an **investor** supervision group, and pushes on with the enterprise. Then the company enters the progress of the enterprise and the **investment** share percentages in the **Internet** site. The company provides the trust operation/management service of the invested capital and the real estate brokerage service of the enterprise and carries out public relations service for the sale and lease of real estate. After completing the sale and lease of the enterprise, the company allots profits to **investors** according to the share percentages and has a business talk with **investors** for re- **investment**.

pp; 1 DwgNo 1/10

Title Terms: REAL; ESTATE; **INVESTMENT** ; OPERATE; BUSINESS; MODEL

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/24 (Item 22 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014687652 **Image available**

WPI Acc No: 2002-508356/200254

XRPX Acc No: N02-402323

Global electronic trading system for commodities and financial instruments, comprises system and method using a computer to facilitate the trading of two items between two clients, C2C trading

Patent Assignee: VALAQUENTA INTELLECTUAL PROPERTIES LTD (VALA-N); BRONSON N D (BRON-I); GLODJO A (GLOD-I); HARRINGTON S E (HARR-I)

Inventor: BRONSON N D; GLODJO A; HARRINGTON S E

Number of Countries: 098 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200241225	A2	20020523	WO 2001US47417	A	20011108	200254 B
US 20020091624	A1	20020711	US 2000249796	P	20001117	200254
			US 2001288310	P	20010502	
			US 20015609	A	20011107	
AU 200227321	A	20020527	AU 200227321	A	20011108	200261
GB 2386224	A	20030910	WO 2001US47417	A	20011108	200360
			GB 200311489	A	20030519	
EP 1350206	A1	20031008	EP 2001996181	A	20011108	200370
			WO 2001US47417	A	20011108	
US 20040133506	A1	20040708	US 2000249796	P	20001117	200445
			US 2001288310	P	20010502	
			US 20015609	A	20011107	
			US 2003741735	A	20031218	
JP 2004537076	W	20041209	WO 2001US47417	A	20011108	200481
			JP 2002543360	A	20011108	

Priority Applications (No Type Date): US 20015609 A 20011107; US 2000249796 P 20001117; US 2001288310 P 20010502; US 2003741735 A 20031218

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200241225 A2 E 92 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA

CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
 IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
 OM PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
 US 20020091624 A1 G06F-017/60 Provisional application US 2000249796

AU 200227321 A G06F-017/60 Provisional application US 2001288310
 GB 2386224 A G06F-017/60 Based on patent WO 200241225
 EP 1350206 A1 E G06F-017/60 Based on patent WO 200241225
 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
 LI LT LU LV MC MK NL PT RO SE SI TR
 US 20040133506 A1 G06F-017/60 Provisional application US 2000249796

JP 2004537076 W 234 G06F-017/60 Provisional application US 2001288310
 Div ex application US 20015609
 Based on patent WO 200241225

Abstract (Basic): WO 200241225 A2

NOVELTY - The system and method and computer readable media are for facilitating the trading of two items (L,Q) from the group of items comprising commodities and financial instruments. At least two agents want to trade the items and there is a trading channel between them allowing for the execution of trades where there are flow (trading) limits on the items being traded. A central computer is coupled to the two agents which is adapted to convey to each agent the current tradable bid and offered prices subject to the agent's trading limits.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are made for: a) a trading system comprising a non-disjointed **network** ; b) a method for an agent to trade with a counterparty; c) a computer adapted to facilitate trading among a number of agents; d) a computer readable medium comprising program instructions for enabling a central computer to facilitate trading; e) a method by which the computer facilitates trading; f) a first agent computer adapted to trade with another agents computer; g) a method by which a first agent trades with other agents items;

USE - Global **electronic** trading systems for commodities and financial instruments.

ADVANTAGE - Enables an arbitrary number of agents or an arbitrary type (such as corporate treasuries, hedge funds, **mutual funds** and other collective **investment** schemes, banks and other financial institutions, and other institutions or **persons**) to trade commodities and financial instrument pairs directly amongst each other (thus facilitating **client -to- client** , or C2C trading) by making orders to their peers to buy and sell the traded instrument pairs over Credit atomic units and Credit molecules. The present invention arranges multi-hop deals to match orders between natural **buyers** and sellers who need not have a direct trading relationship. For the application to spot FX trading, a multi-hop deal can be realized through real or virtual back-to-back trades by one or more credit-bridging agents.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow chart of how the computer calculates an instrument position limit.

Financial instruments (L,Q)
 pp; 92 DwgNo 33/36

Title Terms: GLOBE; **ELECTRONIC** ; TRADE; SYSTEM; COMMODITY; FINANCIAL; INSTRUMENT; COMPRISE; SYSTEM; METHOD; COMPUTER; FACILITATE; TRADE; TWO; ITEM; TWO; **CLIENT** ; TRADE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/25 (Item 23 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014614538 **Image available**
WPI Acc No: 2002-435242/200246
XRPX Acc No: N02-342618

E-commerce model for modified 401(k) retirement plan with electronic access to individual investments enables employee to check investment choices and balances without direct interaction with employer

Patent Assignee: GILBERT J A (GILB-I)

Inventor: GILBERT J A; GUPTA M

Number of Countries: 085 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200227596	A2	20020404	WO 2001US18184	A	20010605	200246 B
AU 200166718	A	20020408	AU 200166718	A	20010605	200252

Priority Applications (No Type Date): US 2000671365 A 20000928

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200227596	A2	E	85	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200166718 A G06F-017/60 Based on patent WO 200227596

Abstract (Basic): WO 200227596 A2

NOVELTY - The model comprises a computer-based retirement system retained within computer storage and accessible across computer networks, e.g. Internet, and an employer (112) modified implementation of the computer-based retirement system that is retained locally or remotely in associated employer computer storage. One or more investment systems accessible across the computer networks, comprise one or more of available investments including mutual funds, stocks, bonds or self-directed brokerage accounts that are used as options for investment of retirement monies within the employer modified implementation of the computer-based retirement system. The employer modified implementation further comprises a number of individual employee accounts, including an electronic record of monies allocated by an employee (115,116) of the employer modified implementation. The investment systems retain an electronic record of specific investments as per the allocated monies, and balances, account holdings and investment choices are accessible remotely by employees across the networks without direct interaction with the employer or associated retirement plan by direct isolation of allocated funds.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a computer based e-commerce system including electronic accessibility to one or more investment choices associated with a selected participant in an Internet accessible retirement plan, where Internet access is provided across a network, e.g. LAN, WAN, cellular, wireless, Internet, WWW, satellite or other data/telecommunications network.

USE - E-commerce application of modified 401(k) retirement plan that enables computer-based retirement plan tracking and accounting.

ADVANTAGE - Provides computer-based 401(k) retirement plan that tracks individualized employee participant accounts. Provides a computer-based solution to simplify 401(k) retirement plan administration. Use does not need to rely solely on plan administrator and can verify current account balances by contacting **mutual fund** companies directly e.g. through the **Internet**. Enables **investors** to verify **investment** choices and account balances and retain both a connected and autonomous relationship with the employer's plan and administrators management system.

DESCRIPTION OF DRAWING(S) - The drawing shows a general overview of the **Internet** implementation of the 401(k) retirement plan.

pp; 85 DwgNo 1b/60

Title Terms: MODEL; MODIFIED; PLAN; **ELECTRONIC**; ACCESS; INDIVIDUAL; ENABLE; EMPLOY; CHECK; **INVESTMENT**; CHOICE; BALANCE; DIRECT; INTERACT

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/26 (Item 24 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014516371 **Image available**

WPI Acc No: 2002-337074/200237

Apparatus for cyber money tech and method thereof

Patent Assignee: SONG K S (SONG-I)

Inventor: SONG K S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001106812	A	20011207	KR 200027787	A	20000523	200237 B

Priority Applications (No Type Date): KR 200027787 A 20000523

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001106812 A 1 **G06F-017/60**

Abstract (Basic): KR 2001106812 A

NOVELTY - An apparatus for cyber money tech and method thereof are provided to enable members to search for high quality information, and return benefits to the members when the members open accounts in a specific the security corporation.

DETAILED DESCRIPTION - A cyber money tech part(1) provides a money tech information to members subscribed to a cyber money tech site through a money tech information providing unit(2), induce the members to **invest** in **cyber** stock market, venture capital, **mutual fund** in real estate or insure, and directly makes an **investment**. The money tech information providing unit(2) provides the money tech information by being connected with the cyber money tech part(1), and provides an information to the members(5) subscribed to the cyber money tech part(1) out of charge. When the members(5) subscribed to the cyber money tech part(1) open accounts, a security company(3) repays a service charge to the cyber money tech part(1) as a compensation. A venture company and an individual(4) invite public participants as stockholders and raises funds. A real estate mutual fund part(23) permits the members to invest in a real estate mutual fund.

pp; 1 DwgNo 1/10

Title Terms: APPARATUS; MONEY; METHOD
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

11/5/27 (Item 25 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014471296 **Image available**
WPI Acc No: 2002-291999/200233
XRPX Acc No: N02-227980

Futures contracts management by using futures commission merchant to purchase fund shares for transfer to clearing organization to satisfy margin requirement

Patent Assignee: BROWN BROS HARRIMAN & CO (BROW-N); PUSH R C (PUSH-I)
Inventor: PUSH R C

Number of Countries: 096 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200215093	A1	20020221	WO 2001US25524	A	20010814	200233 B
US 20020035531	A1	20020321	US 2000225183	P	20000814	200233
			US 2001930124	A	20010814	
AU 200184932	A	20020225	AU 200184932	A	20010814	200245
EP 1317724	A1	20030611	EP 2001964032	A	20010814	200339
			WO 2001US25524	A	20010814	

Priority Applications (No Type Date): US 2000225183 P 20000814; US 2001930124 A 20010814

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200215093 A1 E 41 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020035531 A1 G06F-017/60 Provisional application US 2000225183

AU 200184932 A G06F-017/60 Based on patent WO 200215093
EP 1317724 A1 E G06F-017/60 Based on patent WO 200215093

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200215093 A1

NOVELTY - Method consists in a futures commission merchant (FCM) purchasing and owning fund shares on behalf of a **customer** and transferring them via the **Internet** to a clearing organization to satisfy a margin requirement of a futures or options contract entered into by the **customer**. The transferred shares and cash and securities equal the margin requirement and the shares can be redeemed for cash the same day a request is made. The shares are held into a non-pledged account owned by the FCM and the fund is a spoke of a money market portfolio hub

DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for (1) a fund for improving the efficiency of margining exchange-traded futures and options on futures contracts, (2) a common settlement fund for settling margins in connection with exchange-traded futures contracts or options on them, (3) a method of using a common settlement fund to settle

margins in connection with exchange-traded futures contracts or options on them.

USE - Method is for improving the efficiency of margining exchange-traded futures and options on futures contracts e.g. as regards a fund such as a 17 C.F.R. 1.125 regulated money market **mutual fund**.

ADVANTAGE - Method streamlines the transfer of margin payments, improves the **investment** returns of clearing members and clearing houses, and reduces processing payments.

DESCRIPTION OF DRAWING(S) - The figure shows a money market portfolio hub spoke.

pp; 41 DwgNo 4/12

Title Terms: CONTRACT; MANAGEMENT; COMMISSION; MERCHANT; PURCHASE; FUND; SHARE; TRANSFER; CLEAR; ORGANISE; SATISFY; MARGIN; REQUIRE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/28 (Item 26 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014459284 **Image available**

WPI Acc No: 2002-279987/200232

XRPX Acc No: N02-218643

Internet -based investment method for financial planning, saving, involves transferring gift amount for redeemed gift certificate from investment account into investment product

Patent Assignee: CARROLL K P (CARR-I); MAHONY J W (MAHO-I); MARUYAMA M K (MARU-I)

Inventor: CARROLL K P; MAHONY J W; MARUYAMA M K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020023026	A1	20020221	US 99356963	A	19990719	200232 B
			US 99465343	A	19991216	
			US 2001923145	A	20010806	

Priority Applications (No Type Date): US 2001923145 A 20010806; US 99356963 A 19990719; US 99465343 A 19991216

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020023026	A1	12	G06F-017/60	CIP of application US 99356963
				CIP of application US 99465343

Abstract (Basic): US 20020023026 A1

NOVELTY - An **electronic** gift certificate is created through the use of a computer for prescribed gift amount. The gift certificate is **electronically** transferred to the end **user** through the computer. The gift amount for the redeemed gift certificate is **electronically** transferred into the **investment** account (12). The gift amount is transferred from the account into an **investment** product.

USE - For **online** **investment** for financial planning, savings and **investment** strategies especially for aged **people** to purchase long term care insurance, pay off debts, **online** purchase transactions, etc.

ADVANTAGE - Hardware architecture and related software architecture, facilitates the necessary data links between the retailers and **investment** account to facilitate the **electronic**

transfer of rebate sum. Allows the net value of the **investment** account to be increased by **electronic** transfer of savings and debate sums deposited into the **mutual funds** of other **investment** product.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart illustrating the business model for implementing the **internet** -based **investment**.

Investment account (12)

pp; 12 DwgNo 1/3

Title Terms: BASED; **INVESTMENT**; METHOD; FINANCIAL; PLAN; SAVE; TRANSFER; GIFT; AMOUNT; GIFT; CERTIFY; **INVESTMENT**; ACCOUNT; **INVESTMENT**; PRODUCT

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/29 (Item 27 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014367194 **Image available**

WPI Acc No: 2002-187896/200224

XRPX Acc No: N02-142462

Electronic funds transfer system for electronic commercial transaction, has central controller that allows purchase of electronic representations of currency having original monetary value for transactions

Patent Assignee: KATZ N (KATZ-I)

Inventor: KATZ N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020013767	A1	20020131	US 2000214166	P	20000626	200224 B
			US 2001891828	A	20010625	

Priority Applications (No Type Date): US 2000214166 P 20000626; US 2001891828 A 20010625

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020013767	A1	23	23	G06F-017/60	Provisional application US 2000214166

Abstract (Basic): US 20020013767 A1

NOVELTY - A central controller (300) allows **buyers** to purchase **electronic** representations of currency having an original monetary value tied to a selected currency, from **demand deposit** accounts in associated bank. The **buyer** has control over the specification of **electronic** funds to be encumbered. The encumbered funds are restricted from access by the **buyer**, unless released back to the **buyer** from the seller.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of establishing business transactions over **electronic** network

USE - **Electronic** funds transfer system for facilitating **open** **electronic** commercial transactions between large organizations through **Internet** using **cyber** credit money.

ADVANTAGE - Provides fast, secure and convenient method for individuals and business **persons** to conduct financial transactions without requiring transfer and conversion of currencies. Enhances confidence and accelerates pace of **electronically** -based business transactions. Reduces staffing cost of banks for check clearance, wire transfer and **electronic** transfer transactions.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of **electronic** funds transfer system.

Central controller (300)

pp; 23 DwgNo 1/8

Title Terms: **ELECTRONIC** ; FUND; TRANSFER; SYSTEM; **ELECTRONIC** ; COMMERCIAL ; TRANSACTION; CENTRAL; CONTROL; ALLOW; PURCHASE; **ELECTRONIC** ; REPRESENT ; CURRENCY; ORIGINAL; MONEY; VALUE; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/30 (Item 28 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014359037 **Image available**

WPI Acc No: 2002-179738/200223

XRPX Acc No: N02-136669

Ranking financial investment products method for Internet financial guides, involves computing indicator parameter by obtaining weighting of performance over time bases, with weight factors based on investor 's time frame

Patent Assignee: FUNDSWORLD FINANCIAL SERVICES LTD (FUND-N)

Inventor: GAINI F M

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200205618	A2	20020124	WO 2000IB986	A	20000718	200223 B
AU 200055605	A	20020130	AU 200055605	A	20000718	200236
			WO 2000IB986	A	20000718	
US 20020147672	A1	20021010	WO 2000IB986	A	20000718	200269
			US 2002102419	A	20020318	

Priority Applications (No Type Date): WO 2000IB986 A 20000718

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200205618 A2 E 68 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200055605 A G06F-017/60 Based on patent WO 200205618

US 20020147672 A1 G06F-017/60 Cont of application WO 2000IB986

Abstract (Basic): WO 200205618 A2

NOVELTY - A database stores type and performance of the **investment** product over a set of time bases. A questionnaire for identifying the **investment** time frame is submitted to an **investor**. An indicator parameter is calculated by obtaining weighting of performance over the time bases, with weight factors depending on the time frame.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Computer program for establishing personalized ranking;
- (b) Data processing system;
- (c) Interactive ranking establishing method;
- (d) Computer program product comprising storage medium storing ranking establishing program

USE - For establishing personalized ranking for financial investment products such as mutual funds, stocks and shares, bonds, insurance policies, loans, etc. on a financial web site.

ADVANTAGE - Enables subscribing users to the service to buy and sell shares on one or even several share markets that have already been set up.

DESCRIPTION OF DRAWING(S) - The figure shows the telecommunication network system in which the personalized ranking is established.

pp; 68 DwgNo 1/14

Title Terms: RANK; FINANCIAL; INVESTMENT ; PRODUCT; METHOD; FINANCIAL; GUIDE; COMPUTATION; INDICATE; PARAMETER; OBTAIN; WEIGHT; PERFORMANCE; TIME; BASE; WEIGHT; FACTOR; BASED; TIME; FRAME

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/31 (Item 29 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014351040

WPI Acc No: 2002-171743/200222

XRPX Acc No: N02-130568

Performing financial transactions over Internet by retrieving financial quantities from server database, identifying investor and transmitting information

Patent Assignee: FUNDSWORLD FINANCIAL SERVICES LTD (FUND-N)

Inventor: GAINI F M

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200205619	A2	20020124	WO 2000IB993	A	20000718	200222 B
AU 200058377	A	20020130	AU 200058377	A	20000718	200236
			WO 2000IB993	A	20000718	
US 20020156713	A1	20021024	WO 2000IB993	A	20000718	200273
			US 2002100940	A	20020318	

Priority Applications (No Type Date): WO 2000IB993 A 20000718

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200205619 A2 E 38 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200058377 A H04L-012/00 Based on patent WO 200205619

US 20020156713 A1 G06F-017/60 Cont of application WO 2000IB993

Abstract (Basic): WO 200205619 A2

NOVELTY - Method consists in using a client processing system (CPS) associated with investors and a server processing system transmitting financial quantities associated with investment products (mutual funds) purchased by the investor, with assets distributed to define a portfolio. The quantities are displayed and changed by the CPS to generate a second set associated with a second set of investment products. The assets are distributed among the second product set to correlate with the second set of financial quantities to

define a second portfolio. Summaries of the portfolios are displayed for comparison.

DETAILED DESCRIPTION - INDEPENDENT CLAIM are also included for the following:

- (1) A financial transactions computer program.
- (2) An **Internet** financial transactions system.
- (3) A **server** processing system.
- (4) A **client** processing system.

USE - Method is for performing financial transactions e.g. **mutual fund** investments over the **Internet**.

ADVANTAGE - Method reduces **investor** connection time.

pp; 38 DwgNo 0/0

Title Terms: PERFORMANCE; FINANCIAL; TRANSACTION; RETRIEVAL; FINANCIAL; QUANTITY; SERVE; DATABASE; IDENTIFY; TRANSMIT; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60 ; H04L-012/00

File Segment: EPI

11/5/32 (Item 30 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014274024 **Image available**

WPI Acc No: 2002-094726/200213

XRXPX Acc No: N02-070270

Goods selling support system for financial institutions such as bank, has host computer which extracts individual financial account for investment on goods based on data received by personal computer server

Patent Assignee: OLYMPUS OPTICAL CO LTD (OLYU)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No.	Kind	Date	Applicat No	Kind	Date	Week
JP 2001338131	A	20011207	JP 2000154841	A	20000525	200213 B

Priority Applications (No Type Date): JP 2000154841 A 20000525

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001338131 A 6 G06F-017/60

Abstract (Basic): JP 2001338131 A

NOVELTY - A PC **server** (4) compares the information about balance amount in **financial account** and information about deposit or withdrawal. A host computer (1) extracts the individual **financial account** **customer** information for **investing** on goods when the account has predetermined balance amount.

USE - For financial institution such as security company, bank.

ADVANTAGE - Enables to obtain more information about **customer** situation property for **investment** on goods for sales.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of selling support system.

Host computer (1)

PC **server** (4)

pp; 6 DwgNo 1/8

Title Terms: GOODS; SELL; SUPPORT; SYSTEM; FINANCIAL; INSTITUTION; BANK; HOST; COMPUTER; EXTRACT; INDIVIDUAL; FINANCIAL; ACCOUNT; INVESTMENT ; GOODS; BASED; DATA; RECEIVE; PERSON ; COMPUTER; SERVE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/33 (Item 31 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014261534 **Image available**
WPI Acc No: 2002-082232/200211
XRPX Acc No: N02-061269

Seamless payment and settlement of goods and services via Internet involves connecting demand deposits and cash management accounts to Internet and performing universal account reconciliation method
Patent Assignee: DEBONNETT A P (DEBO-I)
Inventor: DEBONNETT A P
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032139	A1	20011018	US 99168888	P	19991203	200211 B
			US 2000727050	A	20001130	

Priority Applications (No Type Date): US 99168888 P 19991203; US 2000727050 A 20001130

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032139	A1	12		G06F-017/60	Provisional application US 99168888

Abstract (Basic): US 20010032139 A1

NOVELTY - The method involves producing escrow accounts for commercial, retail and **investment** bank compensating balances for **Internet** purchases. The payment and settlement of purchases are performed by universal account reconciliation method after connecting **demand deposits** and cash management accounts to **Internet**. The account values predicted upon global foreign currency exchange method are converted and exchanged.

DETAILED DESCRIPTION - An architecture of programming interface for **Internet** merchants, **consumers**, supply chain exchanges, market places and financial depository accounts is constructed. A retail **customer demand deposit**, institutional **customer demand deposit**, merchant **demand deposit** and cash management accounts are connected to the **Internet**.

INDEPENDENT CLAIMS are also included for the following:
(a) a process of **customer** initiating the connection to a merchant over the **Internet**;

(b) and a **customer**, merchants and institutions subscribed to a **network**.

USE - For performing seamless payment and settlement of goods and services via **Internet**.

ADVANTAGE - Provides unique utility and standardization which does not depend on credit or debit card clearing. Allows private branding, differentiation of services and cooperation of payment, thus increases efficiency of the **Internet** e-commerce and reduces cost for deploying non-standardized **network** facilities. Provides robust and value-added **on-line** banking process.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of **web** site interaction logic for new and existing **network users**.

pp; 12 DwgNo 1/7

Title Terms: SEAM; PAY; SETTLE; GOODS; SERVICE; CONNECT; DEMAND; DEPOSIT; CASH; MANAGEMENT; ACCOUNT; PERFORMANCE; UNIVERSAL; ACCOUNT; METHOD

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/34 (Item 32 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014189482 **Image available**
WPI Acc No: 2002-010179/200201
XRPX Acc No: N02-008520

Computer-based cost basis estimation method for Internet based investments, involves changing the current cost basis, using stored adjustment ratios repeatedly, based on chronological order of events
Patent Assignee: MUGGLI L (MUGG-I); WILLIS N (WILL-I)
Inventor: MUGGLI L; WILLIS N
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applcat No Kind Date Week
US 20010037277 A1 20011101 US 2000200088 P 20000427 200201 B
US 2001844198 A 20010427

Priority Applications (No Type Date): US 2000200088 P 20000427; US 2001844198 A 20010427

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20010037277 A1 29 G06F-017/60 Provisional application US 2000200088

Abstract (Basic): US 20010037277 A1

NOVELTY - Past price per share information and capital events for securities, are stored along with the share adjustment ratios. The current cost basis of security is determined, using ratio details. An intermediate cost basis is assigned, when several ratios are obtained. The current cost basis is adjusted, using stored ratio repeatedly based on the chronological order of events associated with adjustment ratios.

DETAILED DESCRIPTION - A list of capital events is retrieved from the database, based on the identification information of security issuer. The share adjustment ratio corresponding to capital events occurred between purchase and sale dates, is stored in the database. The current cost basis is estimated using the stored ratios, based on the initial basis of security. INDEPENDENT CLAIMS are also included for the following:

(a) Computer readable medium storing cost basis estimation instructions;

(b) Cost basis estimation system

USE - For estimating cost basis associated with mutual fund shares/shares in Internet based financial investments.

ADVANTAGE - Detects the cost basis for a particular investment irrespective of capital event changes. Calculates and displays the cost basis of stock and other investments, through graphical user interface.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining cost basis adjustment.

pp; 29 DwgNo 11/14

Title Terms: COMPUTER; BASED; COST; BASIS; ESTIMATE; METHOD; BASED; CHANGE; CURRENT; COST; BASIS; STORAGE; ADJUST; RATIO; REPEAT; BASED; CHRONOLOGICAL; ORDER; EVENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/35 (Item 33 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014141399 **Image available**
WPI Acc No: 2001-625610/200172
XRXPX Acc No: N01-466330

Method of on - line personal financial account management by using virtual account information while preventing any payment from financial account that is outside of limitation associated with the virtual account

Patent Assignee: VETO CORP (VETO-N); ECARDWORLD.COM LLC (ECAR-N)

Inventor: CHI A L

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200159671	A2	20010816	WO 2001US4286	A	20010209	200172 B
AU 200138114	A	20010820	AU 200138114	A	20010209	200175
US 20040199466	A1	20041007	US 2000564163	A	20000503	200466
				US 2004768790	A	20040130

Priority Applications (No Type Date): US 2000564163 A 20000503; US 2000502147 A 20000211; US 2000549440 A 20000414; US 2004768790 A 20040130

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200159671	A2	E	49	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200138114 A Based on patent WO 200159671
US 20040199466 A1 G06F-017/60 Cont of application US 2000564163

Abstract (Basic): WO 200159671 A2

NOVELTY - A holder (10) of a **financial account** (12) is enabled to predefine a virtual account (16) associated with a **financial account**. An information about the virtual account is provided to a third **party** (21). In response to a request made by the third **party** for payment, the virtual account information is used while preventing any payment from the **financial account** that is outside of the limitation associated with the virtual account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a storage medium bearing a program
- (b) a **financial account** management apparatus
- (c) a database
- (d) a **web** site that enables a **user** of browser to register as **user** of **financial account** management services

USE - As on - line personal **financial account** management with access to personal **financial accounts**, including credit card accounts, debit card accounts, checking accounts, savings accounts, and **investment** accounts etc.

ADVANTAGE - A highly secure, flexible, and reliable system is provided to manage various personal accounts on - line. Fraud is deterred and the credibility of payments is increased for retailer industries, especially retailers. Losses to creditors and individual cardholders are also reduced. Generates one-time-valid virtual accounts for on - line purchases without worrying about stolen account

numbers, fraud, hidden costs, and wrongful charges. The risk of loss from the **financial accounts** is reduced to the amount of the transactions authorized by the virtual accounts and is distributed among the virtual accounts.

DESCRIPTION OF DRAWING(S) - The drawing shows an aspect on implementation of the invention.

holder (10)

financial account (12)

virtual account (16)

third **party** (21)

pp; 49 DwgNo 1/12

Title Terms: METHOD; LINE; **PERSON**; FINANCIAL; ACCOUNT; MANAGEMENT; VIRTUAL; ACCOUNT; INFORMATION; PREVENT; PAY; FINANCIAL; ACCOUNT; LIMIT; ASSOCIATE; VIRTUAL; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/36 (Item 34 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014131794 **Image available**

WPI Acc No: 2001-616005/200171

Related WPI Acc No: 2001-425333; 2001-432678; 2003-420566

XRPX Acc No: N01-459552

Fully integrated and substantially automated system to provide wholly-integrated account services over Internet

Patent Assignee: EFUNDS CORP (EFUN-N); HILL R L (HILL-I); STEWART W H (STEW-I)

Inventor: HILL R L; STEWART W H; HILL B; STEWART W

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139589	A2	20010607	WO 2000US42416	A	20001130	200171 B
AU 200139713	A	20010612	AU 200139713	A	20001130	200171
US 20030135457	A1	20030717	WO 2000US42416	A	20001130	200348
			US 2002221011	A	20020906	

Priority Applications (No Type Date): US 2000209476 P 20000605; US 99168272 P 19991201; US 99168273 P 19991201; US 99168276 P 19991201; US 2000209446 P 20000605; US 2002221011 A 20020906

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200139589 A2 E 21 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200139713 A G06F-017/60 Based on patent WO 200139589

US 20030135457 A1 G06F-017/60

Abstract (Basic): WO 200139589 A2

NOVELTY - The **user** can perform real-time or near real-time **demand deposit** account **openings** through the **Internet**. Thus allowing **user** to **automate funding** of the account products chosen by the **customer**, and for fulfillment support of the account products.

USE - To provide wholly-integrated account services over Internet by which a consumer can establish a financial account electronically .

ADVANTAGE - Consumer can establish a financial account electronically , without physically visiting the financial institution.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram of the process of providing account services.

pp; 21 DwgNo 2/2

Title Terms: INTEGRATE; SUBSTANTIAL; AUTOMATIC; SYSTEM; WHOLE; INTEGRATE; ACCOUNT; SERVICE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04L-009/00

File Segment: EPI

11/5/37 (Item 35 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014096541 **Image available**

WPI Acc No: 2001-580755/200165

XRPX Acc No: N01-432529

Credit card transaction method involves generating transaction number similar to credit card number having bank identification number and checksum digit appended to proxy number

Patent Assignee: CYOTA INC (CYOT-N)

Inventor: BENNETT N; ENOSH B; GOLAN L; TSUR M

Number of Countries: 095 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200129637	A2	20010426	WO 2000US41480	A	20001023	200165	B
AU 200126165	A	20010430	AU 200126165	A	20001023	200165	
EP 1234223	A2	20020828	EP 2000989685	A	20001023	200264	
			WO 2000US41480	A	20001023		
JP 2003532170	W	20031028	WO 2000US41480	A	20001023	200373	
			JP 2001532367	A	20001023		

Priority Applications (No Type Date): US 2000204439 P 20000515; US 99160945 P 19991022

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200129637 A2 E 40 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200126165 A G06F-000/00 Based on patent WO 200129637

EP 1234223 A2 E G06F-001/00 Based on patent WO 200129637

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

JP 2003532170 W 37 G06F-017/60 Based on patent WO 200129637

Abstract (Basic): WO 200129637 A2

NOVELTY - The client user interface activates the proxy number generator which generates a proxy number associated with a financial account number. A transaction number having bank identification number and checksum is appended to the end of the proxy number. The

transaction number is transmitted for conducting transaction.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Method for authorizing a proxy transaction number;
- (b) Method of conducting an **electronic** transaction;
- (c) Method of generating proxy transaction number;
- (d) Method of cross referencing a proxy transaction number;
- (e) Method of substituting a proxy transaction;
- (f) Method of controlling usage of proxy transaction number

USE - In **electronic** transaction, **online** marketing, etc.

ADVANTAGE - There is no need to forward **customer** actual credit card number to the **subscription** service and hence number of billing cycles is limited.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of **electronic** transaction system.

pp; 40 DwgNo 1/3

Title Terms: CREDIT; CARD; TRANSACTION; METHOD; GENERATE; TRANSACTION; NUMBER; SIMILAR; CREDIT; CARD; NUMBER; BANK; IDENTIFY; NUMBER; DIGITAL; APPENDAGE; NUMBER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-000/00; G06F-001/00; G06F-017/60

File Segment: EPI

11/5/38 (Item 36 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013948464 **Image available**

WPI Acc No: 2001-432678/200146

Related WPI Acc No: 2001-425333; 2001-616005; 2003-420566

XRPX Acc No: N01-320626

System for funding banking account, in particular electronic payment system operable for transferring funds from demand deposit account at first institution to receiving account at second institution

Patent Assignee: EFUNDS CORP (EFUN-N); HILL R L (HILL-I); KOEP C (KOEP-I); STEWART W H (STEW-I)

Inventor: HILL R L; KOEP C; STEWART W H; HILL B; STEWART W

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141355	A1	20010607	WO 2000US42403	A	20001130	200146 B
AU 200139707	A	20010612	AU 200139707	A	20001130	200154
US 20030078883	A1	20030424	WO 2000US42403	A	20001130	200330
			US 2002239906	A	20020926	

Priority Applications (No Type Date): US 2000209476 P 20000605; US 99168272 P 19991201; US 99168273 P 19991201; US 99168276 P 19991201; US 2000209446 P 20000605; US 2002239906 A 20020926

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200141355 A1 E 53 H04L-009/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200139707 A H04L-009/00 Based on patent WO 200141355

US 20030078883 A1 G06F-017/60

Abstract (Basic): WO 200141355 A1

NOVELTY - The inventive system provides banking facilities through **electronic** funds transfer, by **electronically** transmitting a **funding** application to a **customer** -operated **client**, entering the data into the **client**'s **funding** application. The financial data checks, a current amount and an account identifier. The system includes the acts of **electronically** transmitting the data to a **server** (35), validating that at least part of the entered data corresponds to the **demand deposit** account, converting the MICR line to an item compatible with an **Automated** Clearing House (40) **network**, submitting the item and currency as required, and **electronically** transferring the currency from the **demand deposit** account at a first institution (15) to the **financial account** at a second institution (20).

USE - For carrying out **electronic** funds transfer between an originating **customer demand deposit** account and a **client** account at another financial institution.

ADVANTAGE - Provides easy, simple method of **electronically** **funding** a **financial account**, using combination of hardware and software components, with the software program modules being stored in computer-readable media at different locations within the overall system, e.g. software for transmitting **funding** applications to **customer** -operated **client** 25 may be located at the first institution **server** 35, while software for validating at least part of the entered financial data may be located at the service provider **server** 30.

DESCRIPTION OF DRAWING(S) - The drawing shows a block schematic diagram of an **electronic funding** system in accordance with the inventive system, using a communications **network** (45).

pp; 53 DwgNo 1/8

Title Terms: SYSTEM; BANK; ACCOUNT; **ELECTRONIC** ; PAY; SYSTEM; OPERATE; TRANSFER; FUND; DEMAND; DEPOSIT; ACCOUNT; FIRST; INSTITUTION; RECEIVE; ACCOUNT; SECOND; INSTITUTION

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60** ; H04L-009/00

File Segment: EPI

11/5/39 (Item 37 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013948172 **Image available**

WPI Acc No: 2001-432386/200146

XRPX Acc No: N01-320448

Data processing system for online borrowing, provides separate facilities for investor to disclose his/her borrowing criteria and calculate risk assessments correspondingly to decide and select suitable loan package

Patent Assignee: PRIVATE INVESTOR RESERVES LLC (PRIV-N)

Inventor: JENNINGS D; POWERS C

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115047	A1	20010301	WO 2000US23168	A	20000824	200146 B
AU 200075727	A	20010319	AU 200075727	A	20000824	200146

Priority Applications (No Type Date): US 99150364 P 19990824

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200115047 A1 E 56 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200075727 A G06F-017/60 Based on patent WO 200115047

Abstract (Basic): WO 200115047 A1

NOVELTY - **Investor** discloses his/her currently owned securities, additional data, borrowing needs and risk tolerance. The **investor** queries company database and obtains corresponding risk assessments. The risk assessments of individual securities are accordingly matched prior to borrower's criteria and list of loan packages are automatically calculated.

DETAILED DESCRIPTION - The security details include each individual security, number of shares and original acquisition cost basis. The additional data includes current individual debts including terms and monthly payments. Borrowing needs such as loan periods, payment terms, purpose for loan and type of access to desired loan are specified along with risk tolerance. Each loan package created varies in their interest rate, payment terms, level of required collateralization, type of access to loan for disclosure to individual browser.

USE - For computerized **on - line** banking and **investing** allowing **consumer** to borrow **on - line** against holdings in **mutual fund** or securities.

ADVANTAGE - The system allows individual borrower to customize and self direct their own loan product to meet individual requirements. Also permits borrower to interact with company's proprietary formulae on real time basis to achieve **buyer** determined loan solution.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of major components of data processing system.

pp; 56 DwgNo 5/8

Title Terms: DATA; PROCESS; SYSTEM; SEPARATE; FACILITY; DISCLOSE; CRITERIA; CALCULATE; RISK; ASSESS; CORRESPOND; DECIDE; SELECT; SUIT; LOAN; PACKAGE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/40 (Item 38 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013948169 **Image available**

WPI Acc No: 2001-432383/200146

XRPA Acc No: N01-320445

Purchase credit awards converting method for supermarkets, involves purchasing ownership interest in investment vehicle on behalf of consumer when accumulated credit awards reaches preset level

Patent Assignee: KALINA D T (KALI-I)

Inventor: KALINA D T

Number of Countries: 021 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115031	A1	20010301	WO 99US19404	A	19990826	200146 B
US 6243688	B1	20010605	US 97839467	A	19970414	200146
			US 99383100	A	19990825	

Priority Applications (No Type Date): US 99383100 A 19990825; US 97839467 A 19970414

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200115031 A1 E 22 G06F-017/60

Designated States (National): CA JP

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE

US 6243688 B1 G06F-017/60 CIP of application US 97839467
CIP of patent US 5970480

Abstract (Basic): WO 200115031 A1

NOVELTY - The account (76) of **consumer** is credited with credit awards which are accumulated in the account. Ownership interest in **investment** vehicle which is subject to appreciation or depreciation, is purchased on behalf of the **consumer**, when credit awards in the accounts reaches preset level.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) **Electronic** data processing device;
(b) Purchase award account establishment and processing method
USE - For converting purchase credit awards resulting from purchases in supermarkets, discount retailers, gasoline stations into ownership interest in an **investment** vehicle like stock, bond, **mutual fund**, money market fund, insurance products.

ADVANTAGE - Award programs with no limit on accumulation periods, ceilings or expirations and with greater competitive advantage, is achieved by accumulating the credit awards in the **consumer** account.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a purchase credit award clearing system.

Customer account (76)

pp; 22 DwgNo 1/2

Title Terms: PURCHASE; CREDIT; AWARD; CONVERT; METHOD; SUPERMARKET;
PURCHASE; INTEREST; **INVESTMENT**; VEHICLE; CONSUME; ACCUMULATE; CREDIT;
AWARD; REACH; PRESET; LEVEL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/41 (Item 39 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013896208 **Image available**

WPI Acc No: 2001-380421/200140

Related WPI Acc No: 2000-423092; 2001-450390

XRPX Acc No: N01-278882

Computer based secondary market shares transaction method for investment companies, involves scanning database for matching sell and buy orders and execution trade upon match between buy and sell order

Patent Assignee: SHKEDY G (SHKE-I)

Inventor: SHKEDY G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6236972	B1	20010522	US 98203843	A	19981202	200140 B
			US 98217663	A	19981221	

Priority Applications (No Type Date): US 98217663 A 19981221; US 98203843 A

19981202
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
US 6236972 B1 31 G06F-017/60 CIP of application US 98203843
Abstract (Basic): US 6236972 B1

NOVELTY - Sell order and buy order are received at central controller. Sell tracking identification corresponding to sell order and seller, and buy tracking identification corresponding to buy order and **buyer** are stored in a database. The database is scanned for matching sell and buy orders. Trade is executed upon a match between sell and buy order and confirmation of transaction is forwarded to seller and **buyer**.

DETAILED DESCRIPTION - Sell order to sell shares of an **investment** company are received at central controller having a database storage. Sell tracking identification assigned to sell order and seller are stored in the database. Buy order is received at central controller. Buy tracking identification assigned to buy order and **buyer** are stored in the database. The database is scanned for matching sell and buy orders. Trade is executed upon match between sell and buy orders. Transaction confirmation is forwarded to **buyers** and sellers through transfer agent. An INDEPENDENT CLAIM is also included for controller having stored programs for facilitating transaction of shares.

USE - For facilitating secondary trading of shares of an **investment** company such as open ended **mutual fund** or a hedge fund.

ADVANTAGE - Provides individuals with the ability to minimize the transaction fees they pay to trade **mutual fund** shares. Offers the capability for individual sellers to sell their shares at a higher price than they could redeem them and for **buyers** to buy those shares at a discount.

DESCRIPTION OF DRAWING(S) - The figure shows the **electronic network** including a central controller.

pp; 31 DwgNo 1/15

Title Terms: COMPUTER; BASED; SECONDARY; MARKET; SHARE; TRANSACTION; METHOD ; **INVESTMENT** ; COMPANY; SCAN; DATABASE; MATCH; SELL; BUY; ORDER; EXECUTE ; TRADE; MATCH; BUY; SELL; ORDER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/42 (Item 40 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013824654
WPI Acc No: 2001-308866/200133
XRPX Acc No: N01-221042

Managing mutual fund brokerage for subscribers purchasing mutual fund portions in least one mutual fund has subscriber paying subscription charge to brokerage, that maintains separate portfolio of mutual fund portions and account balance

Patent Assignee: LEEMHUIS A S (LEEM-I)

Inventor: LEEMHUIS A S

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2311366	A1	20001218	CA 2311366	A	20000613	200133 B
US 6470325	B1	20021022	US 99336225	A	19990618	200273

Priority Applications (No Type Date): US 99336225 A 19990618

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
CA 2311366 A1 E 15 G06F-017/60
US 6470325 B1 G06F-017/60

Abstract (Basic): CA 2311366 A1

NOVELTY - A **subscriber** pays a **subscription** charge to the brokerage, which maintains a separate portfolio of **mutual fund** portions and account balance for each **subscriber** including payments of **subscription** charges received. The brokerage executes a number of **mutual fund** portion purchase/sell transactions on behalf of a trading **subscriber**, service fees received by the brokerage from each paying **mutual fund** are apportioned pro rata for each portion.

DETAILED DESCRIPTION - The duration of the service contract is selected from: a fixed duration; an unlimited period of time; and an initial fixed period followed by an unlimited period of time. The **subscriber** communicates with the brokerage via **internet** access with a **web** site. The **subscription** charge is selected from: a lump sum amount; a variable amount dependant on the number of **mutual fund** portion purchase/sell transactions executed for a **subscriber**; and a lump sum minimum plus a variable amount dependant on the number of **mutual fund** portion purchase/sell transactions executed for a **subscriber** over a threshold number of transactions.

An INDEPENDENT CLAIM is also included for A data processing system for managing a **mutual fund** brokerage.

USE - For **subscribers** intending to purchase **mutual fund** portions in at least one **mutual fund**.

ADVANTAGE - Owners of the **mutual fund** portions receive a higher return on their **investment** through rebating of all trailer fees from no-load funds and by not charging broker commissions on front end loaded, or deferred/back-end loaded funds. All expense involved in dealing with a broker is fully disclosed, predictable and in the control of the holder of **mutual fund** shares or units.

pp; 15 DwgNo 0/0

Title Terms: MANAGE; MUTUAL; FUND; **SUBSCRIBER**; PURCHASE; MUTUAL; FUND; PORTION; ONE; MUTUAL; FUND; **SUBSCRIBER**; PAY; **SUBSCRIBER**; CHARGE; MAINTAIN; SEPARATE; PORTFOLIO; MUTUAL; FUND; PORTION; ACCOUNT; BALANCE

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/30; H04L-012/16

File Segment: EPI

11/5/43 (Item 41 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013653342 **Image available**

WPI Acc No: 2001-137554/200114

XRPX Acc No: N01-100225

Corporate intranet information providing system for financial services e.g. online banking, links informational pages with information related to financial services to home page resident on intranet of corporate

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)

Inventor: BERRY E; MOONEY J A

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200068853	A2	20001116	WO 2000US12559	A	20000509	200114 B
AU 200048290	A	20001121	AU 200048290	A	20000509	200114

Priority Applications (No Type Date): US 99427999 A 19991027; US 99133386 P
19990510

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200068853 A2 E 37 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200048290 A G06F-017/60 Based on patent WO 200068853

Abstract (Basic): WO 200068853 A2

NOVELTY - Home page (200) of a financial service provider is resident on a corporate **intranet** (120). Informational pages (210,260) containing information related to financial services are linked to the home page.

DETAILED DESCRIPTION - One of the links passes through firewall (130) on the **intranet** and to an **Internet** site (140) which is maintained by bank and financial services. The banking services include car loans, mortgages, home equity loan and credit card services. An INDEPENDENT CLAIM is also included for financial services related information providing method on corporate **intranet**.

USE - Corporate **intranet** banking system installed and operated on in-house **network** of corporate **customer** of financial service provider for providing financial services e.g. **online** banking, **investment** services, insurance, discount brokerage, credit and loans.

ADVANTAGE - Provides employees of corporation with access to bank's retail financial services from PCs at their workplace. Provides access to **online** banking, discount brokerage, **investment** services, insurance, credit and loans with which the financial institution has developed a relation. Allows employees to fill out the forms **online**, print them and apply for **demand deposit** accounts (DDA) by mail or fax. Application can also be sent for credit cards, lines of credit, auto loans, home equity loans and mortgages through **Internet**, fax or mail.

DESCRIPTION OF DRAWING(S) - The figure shows the HTML links.

Intranet (120)

Firewall (130)

Internet site (140)

Home page (200)

Informational pages (210,260)

PP; 37 DwgNo 2/14

Title Terms: INFORMATION; SYSTEM; FINANCIAL; SERVICE; BANK; LINK; PAGE;
INFORMATION; RELATED; FINANCIAL; SERVICE; HOME; PAGE; RESIDENCE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/44 (Item 42 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013516774 **Image available**

WPI Acc No: 2001-000980/200101

XRPX Acc No: N01-000783

Mutual fund **interface** has **Internet** server **being linked to by**

customers to access data on fund finances or communicate with other customers or advisors

Patent Assignee: METAMARKETS.COM INC (META-N)

Inventor: LUSKIN D L; NADIG H D; NADIG D H

Number of Countries: 027 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1049034	A2	20001102	EP 2000108716	A	20000422	200101 B
CA 2306324	A1	20001026	CA 2306324	A	20000419	200101
JP 2000331094	A	20001130	JP 2000131556	A	20000426	200102

Priority Applications (No Type Date): US 99299838 A 19990426

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1049034	A2	E	7	G06F-017/60	

Designated States (Regional):	AL AT BE CH CY DE DK ES FI FR GB GR IE IT	
LI LT LU LV MC MK NL PT RO SE SI		
CA 2306324	A1 E	G06F-017/60
JP 2000331094	A	6 G06F-017/60

Abstract (Basic): EP 1049034 A2

NOVELTY - The system has a **server** (210) linked via **Internet** (230) to **customers** (220). Advisor (215) and **customer** (235) have access to **server**. The **customer** can access **server** for real-time portfolio information including full listings and performance metrics. Various forms of communication channels can be **opened** including bulletin boards, email, chat rooms involving other **customers** and/or the fund advisor.

USE - **Internet** based **mutual fund**

ADVANTAGE - By permitting wide ranging access by **customers** to fund information and advisors, a simple and efficient interface is provided with an **open** style

DESCRIPTION OF DRAWING(S) - **Internet mutual fund**

Fund **server** (210)

Fund advisors (215)

Fund **customers** (220)

Interconnections (230,235)

pp; 7 DwgNo 3/3

Title Terms: MUTUAL; FUND; INTERFACE; SERVE; LINK; **CUSTOMER** ; ACCESS; DATA ; FUND; COMMUNICATE; **CUSTOMER**

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-003/14; H04L-012/16

File Segment: EPI

11/5/45 (Item 43 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012496987 **Image available**

WPI Acc No: 1999-303095/199925

XRPX Acc No: N99-227041

Open architecture system for real-time consolidation of information from multiple financial systems

Patent Assignee: BANK OF AMERICA CORP (BANK-N); GOODSON L (GOOD-I); NORTHINGTON C C (NORT-I); BANK OF AMERICA (BANK-N)

Inventor: GOODSON L; NORTHINGTON C C; GOODSON L J

Number of Countries: 084 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9922326	A1	19990506	WO 98US22461	A	19981022	199925 B
AU 9911174	A	19990517	AU 9911174	A	19981022	199939
EP 1027672	A1	20000816	EP 98953924	A	19981022	200040
			WO 98US22461	A	19981022	
US 6128602	A	20001003	US 9763633	P	19971027	200050
			US 98166069	A	19981005	
AU 741068	B	20011122	AU 9911174	A	19981022	200204
MX 2000004106	A1	20011201	MX 20004106	A	20000427	200282
US 20040205011	A1	20041014	US 9763633	P	19971027	200468
			US 98166069	A	19981005	
			US 2000638954	A	20000816	
			US 2004837692	A	20040504	
MX 219575	B	20040326	WO 98US22461	A	19981022	200474
			MX 20004106	A	20000427	
EP 1027672	B1	20041222	EP 98953924	A	19981022	200501
			WO 98US22461	A	19981022	
DE 69828306	E	20050127	DE 98628306	A	19981022	200510
			EP 98953924	A	19981022	
			WO 98US22461	A	19981022	

Priority Applications (No Type Date): US 98166069 A 19981005; US 9763633 P 19971027; US 2000638954 A 20000816; US 2004837692 A 20040504

Patent Details:

Patent No	Kind	Lat	Pg	Main IPC	Filing Notes
WO 9922326	A1	E	42	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9911174 A G06F-017/60 Based on patent WO 9922326
 EP 1027672 A1 E G06F-017/60 Based on patent WO 9922326

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU MC NL PT RO SE

US 6128602 A G06F-017/60 Provisional application US 9763633
 AU 741068 B G06F-017/60 Previous Publ. patent AU 9911174
 Based on patent WO 9922326

MX 2000004106 A1 G06F-017/60
 US 20040205011 A1 G06F-017/60 Provisional application US 9763633

Cont of application US 98166069
 Div ex application US 2000638954
 Cont of patent US 6128602

MX 219575 B G06F-017/60 Based on patent WO 9922326
 EP 1027672 B1 E G06F-017/60 Based on patent WO 9922326

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU MC NL PT RO SE

DE 69828306 E G06F-017/60 Based on patent EP 1027672
 Based on patent WO 9922326

Abstract (Basic): WO 9922326 A1

NOVELTY - The system receives, processes and stores information obtained from a number of financial computer systems, and provides authorized users with on-line, consolidated monitoring, management and reporting of financial accounts and transactions performed by the financial systems.

DETAILED DESCRIPTION - The open-architecture system automatically consolidates information from a number of financial systems into a single accounting system, and receives, processes and stores

information obtained from a number of financial and/or other external computerized systems, and provides one or more authorized **users** with the ability to monitor financial transactions **on line**, and manipulate and control all financial transactions of the entity in real time using, for example, **Web** -browser software. Different levels may have different levels of access to the financial transaction data obtained, processed and stored by the system. INDEPENDENT CLAIMS are included for; a computerized system for consolidating, monitoring and controlling financial transactions of an entity.

USE - Receiving, processing and storing information from financial computer systems, and providing authorized **users** with **on - line**, consolidated monitoring, management and reporting of **financial accounts**, and transactions performed by the financial systems.

ADVANTAGE - Enables an entity to use multiple independent and potentially incompatible financial systems to facilitate, control and monitor its spending, purchasing and other financial activities, while enabling the entity to monitor and control all these activities in real-time. Automatically consolidates information from a number of financial systems into a single accounting system without time-consuming backroom procedures.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of a communications **network** including a number of financial systems and the consolidating system.

Financial system (100)
Customer service **network** (120)
External financial systems (106)
Merchant transaction **network** (601)
Web -based purchasing system (620)
Electronic data interchange **network** (640)
Account clearing house (641)
Electronic checking system (642)
pp; 42 DwgNo 6/9

Title Terms: **OPEN** ; ARCHITECTURE; SYSTEM; REAL; TIME; CONSOLIDATE; INFORMATION; MULTIPLE; FINANCIAL; SYSTEM

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/46 (Item 44 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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012089332 **Image available**
WPI Acc No: 1998-506243/199843
Related WPI Acc No: 2000-637080; 2002-195148; 2002-279991; 2003-018156;
2003-039622; 2003-416619; 2003-440093
XRPX Acc No: N98-394698

Electronic data processing method for open end mutual fund securitisation - involves selecting securities whose risk/return performance is above a predefined bench mark performance, and determining real time price of financial product using information on the securities

Patent Assignee: MOPEX INC (MOPE-N)

Inventor: BANDER K S; KIRON K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5806048	A	19980908	US 95542431	A	19951012	199843 B

Priority Applications (No Type Date): US 95542431 A 19951012

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5806048 A 9 G06F-017/60

Abstract (Basic): US 5806048 A

The method involves selecting a set of portfolio of securities from several securities, risk/return performance of which, over a predetermined period of time, meets a predefined bench mark performance. The selection is made from a database of information on securities. Those securities whose asset size is above a predetermined threshold are identified, from which a subset of N-securities with risk/return performance superior to that of all identified securities, is selected.

The information on each security is acquired in an **electronic** data format and stored in a computer memory. The stored data are **electronically** processed to determine the price of the financial product in real time based on a **user** defined method of weighing the select subset of N-securities. The real time price is finally output in a format readable by humans.

ADVANTAGE - Enables intra-day trading of unlimited number of **mutual fund** indices comprising **open** end funds, **open** end **mutual funds** with greater degree of liquidity and derivative securities linked to **open** end funds and their indices.

Dwg.1A,1B/

2

Title Terms: **ELECTRONIC** ; DATA; PROCESS; METHOD; **OPEN** ; END; MUTUAL; FUND ; SELECT; SECURE; RISK; RETURN; PERFORMANCE; ABOVE; PREDEFINED; BENCH; MARK; PERFORMANCE; DETERMINE; REAL; TIME; PRICE; FINANCIAL; PRODUCT; INFORMATION; SECURE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/47 (Item 45 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011550197 **Image available**

WPI Acc No: 1997-526678/199748

XRPX Acc No: N97-438873

Synthetic currency transaction network for borrower/lender transactions
- includes management element creating synthetic currency by pooling and dividing portfolio of highly liquid assets with frequent evaluation and disbursements of dividends

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: BRILL C; ENG A

Number of Countries: 077 Number of Patents: 012

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9739415	A2	19971023	WO 97US6358	A	19970411	199748	B
AU 9730546	A	19971107	AU 9730546	A	19970411	199809	
WO 9739415	A3	19971127				199816	
CN 1219258	A	19990609	CN 97194559	A	19970411	199941	
AU 713556	B	19991202	AU 9730546	A	19970411	200008	
EP 978074	A2	20000209	EP 97925396	A	19970411	200012	
			WO 97US6358	A	19970411		
BR 9708548	A	20000104	BR 978548	A	19970411	200019	
			WO 97US6358	A	19970411		
JP 2000508796	W	20000711	JP 97537355	A	19970411	200038	
			WO 97US6358	A	19970411		

NZ 332244	A	20001027	NZ 332244	A	19970411	200062
			WO 97US6358	A	19970411	
KR 2000005489	A	20000125	WO 97US6358	A	19970411	200063
			KR 98708272	A	19981012	
MX 9808413	A1	19990801	MX 988413	A	19981009	200063
US 6188993	B1	20010213	US 9615542	A	19960412	200111
			US 97840133	A	19970411	

Priority Applications (No Type Date): US 9615542 P 19960412; US 97840133 A 19970411

Cited Patents: EP 573991; US 4597046; US 4742457; US 5237500; No-SR.Pub Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9739415	A2	E	31	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9730546 A Based on patent WO 9739415

AU 713556 B Previous Publ. patent AU 9730546

Based on patent WO 9739415

EP 978074 A2 E Based on patent WO 9739415

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

BR 9708548 A G06F-017/60 Based on patent WO 9739415

JP 2000508796 W 31 G06F-017/60 Based on patent WO 9739415

NZ 332244 A G06F-017/60 Based on patent WO 9739415

KR 2000005489 A G06F-017/60 Based on patent WO 9739415

MX 9808413 A1 G06F-017/60

US 6188993 B1 G06F-017/60 Provisional application US 9615542

Abstract (Basic): WO 9739415 A

The currency **network** includes an element for interfacing **network users** to the **network**. A database device stores and maintains records and other information used by the **network**. A transaction management element operatively connected to the interface element and the data base manages **network users**' accounts and all **network** transactions. A fund accounting device connected to the transaction management element manages **network** information regarding the synthetic currency.

The **network** further includes a deposit bank device which acts as custodian for the portfolio of highly liquid assets which underline the synthetic currency. An **investment** management device connected to transaction manager and to the deposit device manages the measure of synthetic currency and directs **investment** decisions. Finally a loan accountant element connected to the transaction manager manages all lending and borrowing activities in the **network**.

ADVANTAGE - Provides near real-time finality of settlement.

Continuous interest on instrument of trade. Permits **user** to buy and sell **mutual fund** shares or notes from pool which saves **users** transaction cost associated with direct issuance and transfer of **mutual fund** shares.

Dwg.1/4

Title Terms: SYNTHETIC; CURRENCY; TRANSACTION; **NETWORK**; TRANSACTION; MANAGEMENT; ELEMENT; SYNTHETIC; CURRENCY; DIVIDE; PORTFOLIO; HIGH; LIQUID; FREQUENT; EVALUATE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00
File Segment: EPI

11/5/48 (Item 46 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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011539027 **Image available**
WPI Acc No: 1997-515508/199748
Related WPI Acc No: 1993-160796; 1995-393210; 1996-485938; 1997-353009;
1997-366125; 1997-366126; 1997-366127; 1997-366128; 1997-387693;
2003-480686

XRPX Acc No: N97-428819

Electronic currency representation update for financial system -
involves issuing banks with subscribers electronic currency and
transaction devices storing money via ATMs

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Number of Countries: 017 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 803827	A2	19971029	EP 92119461	A	19921113	199748 B
			EP 97105390	A	19921113	

Priority Applications (No Type Date): US 91794112 A 19911115

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 803827	A2	E	102	G06F-017/60	Div ex application EP 92119461
					Div ex patent EP 542298

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
NL PT SE

Abstract (Basic): EP 803827 A

The method involves issuing banks and financial institutions coupled to a money generator (6) for generating and issuing to **subscribing customers** electronic currency backed by **demand deposits** electronic credit authorisations. Correspondent banks accept and distribute the **electronic** money.

Transaction devices used by **subscribers** store the **electronic** money and perform money transactions with the **online** systems of the participating banks or exchange **electronic** money with other transaction devices. **Automated** teller devices (5) associated with the banks interface between the issuing banks themselves. A clearing bank (3) balances the **electronic** money accounts of the different issuing banks.

ADVANTAGE - Allows common payer to payee transactions without mediation of banking system. Provides payment process control to individual. Provides economic exchange system for use by large organisations for commercial payments of any size.

Dwg.1/50

Title Terms: ELECTRONIC ; CURRENCY; REPRESENT; UPDATE; FINANCIAL; SYSTEM; ISSUE; BANK; SUBSCRIBER ; ELECTRONIC ; CURRENCY; TRANSACTION; DEVICE; STORAGE; MONEY

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07F-007/10

File Segment: EPI

11/5/49 (Item 47 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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011511929 **Image available**
WPI Acc No: 1997-489844/199745
XRPX Acc No: N97-407975

Integrated financial investment services information system - in which data is communicated between broker end- user and content provider via interactive communication network

Patent Assignee: TACKLINE COMMUNICATIONS INC (TACK-N)

Inventor: AUDOUY F R; PETERSON D G; PETERSON T G

Number of Countries: 076 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9736253	A1	19971002	WO 97US4474	A	19970320	199745	B
AU 9725362	A	19971017	AU 9725362	A	19970320	199807	
EP 954815	A1	19991110	EP 97916855	A	19970320	199952	
			WO 97US4474	A	19970320		

Priority Applications (No Type Date): US 96634902 A 19960328

Cited Patents: Jnl.Ref; US 5410646; US 5517406; US 5613108

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 9736253	A1	E 113	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9725362 A G06F-017/60 Based on patent WO 9736253

EP 954815 A1 E G06F-017/60 Based on patent WO 9736253

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

Abstract (Basic): WO 9736253 A

The financial services information system (101) includes an interactive communication network (124) through which data is communicated between the user (104) and the content provider (105). The data includes an electronic application form generated from financial instrument application data e.g. a mutual fund. The graphical user interface elements including the electronic application form are displayed.

Client application data is received as input by the user, and is sent to the content provider (105). A notification is received from the content provider (105) when further information or correction is needed based on a comparison of the client application data to financial instrument application services data.

USE - Between broker end- user and content provider on interactive communication network, for integrating investment information and transactions, news, continuing education information and services, office systems, electronic mail system having world-wide transmission and other related financial services.

Dwg.1/62

Title Terms: INTEGRATE; FINANCIAL; INVESTMENT ; SERVICE; INFORMATION; SYSTEM; DATA; COMMUNICATE; END; USER ; CONTENT; INTERACT; COMMUNICATE; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60
File Segment: EPI

11/5/50 (Item 48 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

011388218 **Image available**
WPI Acc No: 1997-366125/199734
Related WPI Acc No: 1993-160796; 1995-393210; 1996-485938; 1997-353009;
1997-366126; 1997-366127; 1997-366128; 1997-387693; 1997-515508;
2003-480686

XRPX Acc No: N97-304274

Electronic currency exchange method stored in transaction module -
allows for subscriber to exchange electronic representation of
foreign currency stored in transaction module for electronic
representation of second foreign currency stored in second transaction
module

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Number of Countries: 017 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 785515	A2	19970723	EP 92119461	A	19921113	199734 B
			EP 97105385	A	19921113	

Priority Applications (No Type Date): US 91794112 A 19911115

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Pg	Main IPC	Filing Notes
EP 785515	A2	E 103	G06F-017/60	Div ex application EP 92119461

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
NL PT SE

Abstract (Basic): EP 785515 A

The method provides complete monetary system with electronic
money. It is interchangeable with paper money, and issues banks and
financial institutions coupled to a money generator (6) for generating
and issuing to subscribing customers electronic currency backed
by demand deposits electronic credit authorisation. Banks accept
and distribute the electronic money.

Several transaction modules (4) are used by subscribers to store
electronic money and perform money transactions with online systems
of banks or exchange electronic money with other like transaction
modules. Automated teller modules associated with the issuing banks
process handling and interfacing of the transaction modules to the
issuing banks, and interface between these banks themselves. A clearing
bank balances the electronic money accounts of the different issuing
banks.

ADVANTAGE - Allows common payer to payee transactions without
intermediation of banking system, and gives control of payment process
to individual.

Dwg.1/50

Title Terms: ELECTRONIC ; CURRENCY; EXCHANGE; METHOD; STORAGE; TRANSACTION
; MODULE; ALLOW; SUBSCRIBER ; EXCHANGE; ELECTRONIC ; REPRESENT; FOREIGN
; CURRENCY; STORAGE; TRANSACTION; MODULE; ELECTRONIC ; REPRESENT; SECOND
; FOREIGN; CURRENCY; STORAGE; SECOND; TRANSACTION; MODULE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07F-007/10
File Segment: EPI

11/5/51 (Item 49 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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010790428 **Image available**
WPI Acc No: 1996-287381/199629
Related WPI Acc No: 1988-307664
XRPX Acc No: N96-241186

Computer system for managing client financial accounts - manages asset and liability accounts for clients and communicates with client computers using wide area network of digital computation and communication instruments.

Patent Assignee: PTY FINANCIAL PROD INC (FINA-N)

Inventor: ATKINS C A

Number of Countries: 068 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9618162	A1	19960613	WO 95US15922	A	19951204	199629 B
AU 9644182	A	19960626	AU 9644182	A	19951204	199641
US 5644727	A	19970701	US 8738817	A	19870415	199732
			US 89408173	A	19890915	
			US 91686319	A	19910416	
			US 91780590	A	19911023	
			US 94350442	A	19941206	
EP 797809	A1	19971001	EP 95943028	A	19951204	199744
			WO 95US15922	A	19951204	
AU 689690	B	19980402	AU 9644182	A	19951204	199823
US 5852811	A	19981222	US 8738817	A	19870415	199907 N
			US 89408173	A	19890915	
			US 91686319	A	19910416	
			US 91780590	A	19911023	
			US 94280096	A	19940725	
JP 11501423	W	19990202	WO 95US15922	A	19951204	199915
			JP 96517784	A	19951204	
US 5875437	A	19990223	US 8738817	A	19870415	199915
			US 89408173	A	19890915	
			US 91686319	A	19910416	
			US 91780590	A	19911023	
			US 94350442	A	19941206	
			US 97842589	A	19970415	
NZ 298642	A	19990828	NZ 298642	A	19951204	199939
			WO 95US15922	A	19951204	

Priority Applications (No Type Date): US 94350442 A 19941206; US 8738817 A 19870415; US 89408173 A 19890915; US 91686319 A 19910416; US 91780590 A 19911023; US 94280096 A 19940725; US 97842589 A 19970415

Cited Patents: 04 59704600; 4910676

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9618162 A1 E 176 G06F-019/00

Designated States (National): AL AM AU BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9644182 A G06F-019/00 Based on patent WO 9618162

US 5644727 A 80 G06F-019/00 Cont of application US 8738817

			Cont of application US 89408173
			CIP of application US 91686319
			CIP of application US 91780590
			Cont of patent US 4953085
EP 797809	A1 E	G06F-019/00	Based on patent WO 9618162
Designated States (Regional): AT NL PT SE			BE CH DE DK ES FR GB GR IE IT LI LU MC
AU 689690	B	G06F-019/00	Previous Publ. patent AU 9644182 Based on patent WO 9618162
US 5852811	A	G06F-017/60	Cont of application US 8738817 Cont of application US 89408173 CIP of application US 91686319 Cont of application US 91780590 Cont of patent US 4953085
JP 11501423	W	161 G06F-019/00	Based on patent WO 9618162
US 5875437	A	G06F-019/00	Cont of application US 8738817 Cont of application US 89408173 CIP of application US 91686319 CIP of application US 91780590 Cont of application US 94350442 Cont of patent US 4953085 Cont of patent US 5644727
NZ 298642	A	G06F-017/60	Based on patent WO 9618162

Abstract (Basic): WO 9618162 A

The system for managing **client** information uses communication and computer terminals (26,28). distributed to **users** and service provider, to store information concerning **client** accounts. Each **client** has an asset account which has an account balance, and one or many liability accounts. Information concerning these accounts is updated on receipt of funds.

There are multiple **client** computers connected to this system. which are able to communicate with it. There is a limitation of the **clients** use of system and is controlled by each **client** having its own identifier. **Users** of **client** computers are able to do several operations including the purchasing of goods and their own financial analysis.

USE/ADVANTAGE - Allows **users** to purchase goods and services, save, **invest**, track bonuses and rebates and effect enhanced personal financial analysis, planning, management and record keeping with less effort and increased convenience. Prioritization function is able to suggest to **customers** portfolios or asset and liability accounts that may be credited or debited to provide required funds for consumption and form investments and borrows to best effect.

Dwg.2/22d

Title Terms: COMPUTER; SYSTEM; MANAGE; **CLIENT** ; FINANCIAL; ACCOUNT; MANAGE ; LIABLE; ACCOUNT; **CLIENT** ; COMMUNICATE; **CLIENT** ; COMPUTER; WIDE; AREA; **NETWORK** ; DIGITAL; COMPUTATION; COMMUNICATE; INSTRUMENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60 ; G06F-019/00

International Patent Class (Additional): G06F-157-00

File Segment: EPI

11/5/52 (Item 50 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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009467257 **Image available**

WPI Acc No: 1993-160796/199320

Related WPI Acc No: 1995-393210; 1996-485938; 1997-353009; 1997-366125;
 1997-366126; 1997-366127; 1997-366128; 1997-387693; 1997-515508;
 2003-480686

XRPX Acc No: N93-123412

Electronic monetary apparatus to implement electronic monetary payment - provides transactions for issuing and generating money through communications network with security and integrity

Patent Assignee: CITIBANK NA (CITI-N); CITIBANK (CITI-N)

Inventor: ROSEN S S; ROSEN S

Number of Countries: 048 Number of Patents: 056

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 542298	A2	19930519	EP 92119461	A	19921113	199320	B
WO 9310503	A1	19930527	WO 92US9732	A	19921112	199322	
BR 9204413	A	19930518	BR 924413	A	19921113	199324	
AU 9227392	A	19930617	AU 9227392	A	19921028	199331	
CA 2080452	A	19930516	CA 2080452	A	19921013	199332	
ZA 9208773	A	19930728	ZA 928773	A	19921113	199336	
FI 9303208	A	19930714	WO 92US9732	A	19921112	199339	
			FI 933208	A	19930714		
NO 9302577	A	19930715	WO 92US9732	A	19921112	199342	N
			NO 932577	A	19930715		
ES 2046156	T1	19940201	EP 92119461	A	19921113	199409	
CN 1073789	A	19930630	CN 92113147	A	19921112	199415	
HU 65212	T	19940530	WO 92US9732	A	19921112	199425	
			HU 932008	A	19921112		
TW 224172	A	19940521	TW 92108750	A	19921103	199425	
AU 658233	B	19950406	AU 9227392	A	19921028	199522	
EP 542298	A3	19941123	EP 92119461	A	19921113	199536	
AU 9520136	A	19950720	AU 9227392	A	19921028	199537	
			AU 9520136	A	19950518		
AU 9520137	A	19950720	AU 9227392	A	19921028	199537	
			AU 9520137	A	19950518		
AU 9520138	A	19950720	AU 9227392	A	19921028	199537	
			AU 9520138	A	19950518		
AU 9520139	A	19950720	AU 9227392	A	19921028	199537	
			AU 9520139	A	19950518		
US 5453601	A	19950926	US 91794112	A	19911115	199544	
US 5455407	A	19951003	US 91794112	A	19911115	199545	
			US 95378955	A	19950127		
IL 103397	A	19960618	IL 103397	A	19921009	199631	
NZ 244903	A	19961029	NZ 244903	A	19921027	199648	
NZ 286668	A	19961029	NZ 286668	A	19921027	199648	
NZ 286669	A	19961029	NZ 286669	A	19921027	199648	
NZ 286670	A	19961029	NZ 286670	A	19921027	199648	
NZ 286671	A	19961029	NZ 286671	A	19921027	199648	
AU 673304	B	19961031	AU 9227392	A	19921028	199651	
			AU 9520137	A	19950518		
AU 673305	B	19961031	AU 9227392	A	19921028	199651	
			AU 9520139	A	19950518		
SK 9300685	A3	19970305	WO 92US9732	A	19921112	199729	
			SK 93685	A	19921112		
AU 679359	B	19970626	AU 9227392	A	19921028	199734	
			AU 9520136	A	19950518		
AU 679360	B	19970626	AU 9227392	A	19921028	199734	
			AU 9520138	A	19950518		
JP 9245108	A	19970919	JP 92330971	A	19921116	199748	
			JP 9719372	A	19921116		
IL 116371	A	19980104	IL 103397	A	19921009	199808	
			IL 116371	A	19921009		
CA 2080452	C	19971216	CA 2080452	A	19921013	199810	

HU 213819	B	19971028	WO 92US9732	A	19921112	199815
EP 542298	B1	19980422	HU 932008	A	19921112	
			EP 92119461	A	19921113	199820
			EP 97105385	A	19921113	
			EP 97105386	A	19921113	
			EP 97105387	A	19921113	
			EP 97105388	A	19921113	
IL 116370	A	19980405	IL 103397	A	19921009	199823
			IL 116370	A	19921009	
DE 69225197	E	19980528	DE 92625197	A	19921113	199827
			EP 92119461	A	19921113	
ES 2046156	T3	19980801	EP 92119461	A	19921113	199838
US 5898154	A	19990427	US 91794112	A	19911115	199924
			US 95371201	A	19950111	
JP 11096267	A	19990409	JP 9719372	A	19921116	199925
			JP 98197738	A	19921116	
JP 11096268	A	19990409	JP 98197738	A	19921116	199925
			JP 98204148	A	19921116	
JP 11096269	A	19990409	JP 98197738	A	19921116	199925
			JP 98204149	A	19921116	
JP 11096270	A	19990409	JP 98197738	A	19921116	199925
			JP 98204150	A	19921116	
JP 11096271	A	19990409	JP 98197738	A	19921116	199925
			JP 98204151	A	19921116	
JP 11096272	A	19990409	JP 98197738	A	19921116	199925
			JP 98204152	A	19921116	
JP 11096273	A	19990409	JP 98197738	A	19921116	199925
			JP 98204153	A	19921116	
JP 11096274	A	19990409	JP 98197738	A	19921116	199925
			JP 98204154	A	19921116	
NO 306886	B1	20000103	WO 92US9732	A	19921112	200008
			NO 932577	A	19930715	
JP 3027128	B2	20000327	JP 92330971	A	19921116	200020
			JP 9719372	A	19921116	
US 6047887	A	20000411	US 91794112	A	19911115	200025
			US 95371201	A	19950111	
			US 9839933	A	19980316	
US 6122625	A	20000919	US 91794112	A	19911115	200048
			US 95371201	A	19950111	
			US 9825393	A	19980218	
CZ 9301407	A3	20010214	WO 92US9732	A	19921112	200119
			CZ 931407	A	19921112	
RU 2165101	C2	20010410	RU 96119343	A	19921112	200131
CZ 288599	B6	20010711	WO 92US9732	A	19921112	200147
			CZ 931407	A	19921112	
PH 1199245053	B1	20010601	PH 45053	A	19921007	200357

Priority Applications (No Type Date): US 91794112 A 19911115; NO 932577 A 19930715; US 95378955 A 19950127; US 95371201 A 19950111; US 9839933 A 19980316; US 9825393 A 19980218

Cited Patents: No-SR.Pub; EP 172670; EP 421808; US 4320387; US 4625276; WO 8303018; WO 9116691; US 4454414; US 4906825

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
EP 542298 A2 E 111 G07F-007/10

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
NL PT SE

WO 9310503 A1 E 185 G06F-015/30

Designated States (National): BB BG CS FI HU KP KR LK MG MN MW NO PL RO
RU SD UA

Designated States (Regional): OA

BR 9204413	A	G06F-015/30	
AU 9227392	A	G07F-019/00	
CA 2080452	A	G06F-003/00	
ZA 9208773	A	200 G06F-000/00	
FI 9303208	A	G07F-000/00	
NO 9302577	A	G06F-000/00	
ES 2046156	T1	G07F-007/10	Based on patent EP 542298
CN 1073789	A	G06F-015/30	
HU 65212	T	G06F-015/30	Based on patent WO 9310503
TW 224172	A	G07F-019/00	
AU 658233	B	G07F-019/00	Previous Publ. patent AU 9227392
EP 542298	A3	G07F-007/10	
AU 9520136	A	G07F-019/00	Div ex application AU 9227392
AU 9520137	A	G07F-019/00	Div ex application AU 9227392
AU 9520138	A	G07F-019/00	Div ex application AU 9227392
AU 9520139	A	G07F-019/00	Div ex application AU 9227392
US 5453601	A	106 G06F-017/60	
US 5455407	A	98 G06K-005/00	Div ex application US 91794112
IL 103397	A	G06F-015/30	
NZ 244903	A	G06F-017/60	
NZ 286668	A	G06F-017/60	Div ex patent NZ 244903
NZ 286669	A	G06F-017/60	Div ex patent NZ 244903
NZ 286670	A	G06F-017/60	Div ex patent NZ 244903
NZ 286671	A	G06F-017/60	Div ex patent NZ 244903
AU 673304	B	G07F-019/00	Div ex application AU 9227392
AU 673305	B	G07F-019/00	Previous Publ. patent AU 9520137
SK 9300685	A3	G06F-017/00	Div ex application AU 9227392
AU 679359	B	G07F-019/00	Previous Publ. patent AU 9520136
AU 679360	B	G07F-019/00	Div ex application AU 9227392
JP 9245108	A	114 G06F-019/00	Previous Publ. patent AU 9520138
IL 116371	A	G07F-019/00	Div ex application JP 92330971
CA 2080452	C	G07F-007/10	Div ex application IL 103397
HU 213819	B	G06F-015/30	Div ex application EP 97105385
EP 542298	B1 E 123 G06F-017/60		Div ex application EP 97105386
			Div ex application EP 97105387
			Div ex application EP 97105388
			Related to patent EP 785515
			Related to patent EP 785516
			Related to patent EP 785517
			Related to patent EP 788066

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
 NL PT SE

IL 116370	A	G07F-019/00	Div ex application IL 103397
DE 69225197	E	G06F-017/60	Div ex patent IL 103397
ES 2046156	T3	G06F-017/60	Based on patent EP 542298
US 5898154	A	G06K-007/10	Based on patent EP 542298
			Div ex application US 91794112
			Div ex patent US 5453601
JP 11096267	A	111 G06F-019/00	Div ex application JP 9719372
JP 11096268	A	103 G06F-019/00	Div ex application JP 98197738
JP 11096269	A	106 G06F-019/00	Div ex application JP 98197738
JP 11096270	A	104 G06F-019/00	Div ex application JP 98197738
JP 11096271	A	102 G06F-019/00	Div ex application JP 98197738
JP 11096272	A	104 G06F-019/00	Div ex application JP 98197738

JP 11096273	A	103 G06F-019/00	Div ex application JP 98197738
JP 11096274	A	103 G06F-019/00	Div ex application JP 98197738
NO 306886	B1	G06F-017/60	Previous Publ. patent NO 9302577
JP 3027128	B2	80 G06F-019/00	Div ex application JP 92330971
			Previous Publ. patent JP 9245108
US 6047887	A	G06K-005/00	Div ex application US 91794112
			Div ex application US 95371201
			Div ex patent US 5453601
			Div ex patent US 5898154
US 6122625	A	G06F-017/60	Div ex application US 91794112
			Div ex application US 95371201
			Div ex patent US 5453601
			Div ex patent US 5898154
CZ 9301407	A3	G06F-017/60	Based on patent WO 9310503
RU 2165101	C2	G06F-017/60	
CZ 288599	B6	G06F-017/60	Previous Publ. patent CZ 9301407
			Based on patent WO 9310503
PH 1199245053	B1	G06F-017/60	

Abstract (Basic): EP 542298 A

The complete **electronic** monetary system has **electronic** money that is interchangeable with conventional money and comprises (1) issuing banks or financial institutions that are coupled to a money generator to **subscribing customers** (2) correspondent banks that accept and distribute (3) money transaction apparatus that are used by **customers** to use the one-line system. (4) automatic tellers associated with the issuing banks for process handling and interfacing and (5) a clearing bank for balancing the **electronic** money accounts of the different issuing banks.

The system provides for transactions utilising **electronic** money including **electronic** currency backed by **demand deposits** in lieu of cash transactions, and **electronic** credit authorisation. The **electronic** currency is interchangeable with conventional money.

USE/ADVANTAGE - Secure **electronic** handling of money using **electronic networks**.

Dwg.50A/50

Title Terms: **ELECTRONIC** ; MONEY; APPARATUS; IMPLEMENT; **ELECTRONIC** ; MONEY ; PAY; TRANSACTION; ISSUE; GENERATE; MONEY; THROUGH; COMMUNICATE; **NETWORK** ; SECURE; INTEGRITY

Index Terms/Additional Words: **exchange_A** **TMEP 54229 8_EP 54** ; ATM

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-003/00; G06F-015/30; G06F-017/00; **G06F-017/60** ; G06F-019/00; G06K-005/00; G06K-007/10; G07F-000/00; G07F-007/10

International Patent Class (Additional): G06F-157-00; G06G-007/52; G06K-019/00; G06K-019/07; G07D-001/04; G07D-009/00; G07F-007/08; G07F-017/60; G07F-019/00; G07G-001/12; H04L-009/32

File Segment: EPI

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Set Items Description
S1 426 AU=(ROSE K? OR ROSE, K? OR RILEY K? OR RILEY, K? OR KAPLAN C? OR KAPLAN, C?)
S2 352628 MUTUAL() FUND? ? OR DEMAND() DEPOSIT? OR FINANCIAL() ACCOUNT?
?
S3 13617 S2(5N) (OPEN? OR SUBSCRIBING OR SUBSCRIPTION OR SUBSCRIBES - OR ESTABLISH?)
S4 652 S3(10N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET? OR NETWORK? ? OR LAN OR WEB? OR PORTAL? OR WWW OR CYBER? OR ELECTRONIC? OR AUTOMATE? ?)
S5 467 S4 NOT PY>2000
S6 284 S5 NOT PY>1999
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8/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2684543 Supplier Number: 02684543 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Year-in-review.com
(European mutual fund assets were US\$3.3 tril as of 3rd-qtr 1999; E*Trade
partners with Berliner Effectenbank to enter into Germany)
Funds International, p 8
December 15, 1999
DOCUMENT TYPE: Newsletter; Industry Overview ISSN: 1393-0486 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1858

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...Cerulli pointed out (FI 51).

Online revolution takes root

As e-commerce in general changes consumer behaviour worldwide, retail financial services are not being left out of the revolution. Internet securities and mutual fund trading - already firmly established in the US - have rapidly grown during 1999 outside of North...

8/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2678010 Supplier Number: 02678010 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ConSors, Cortal among Internet brand leaders
(LaffertyCyberfoum ranks ConSors best online brokerage brand in Germany for
1999, while Cortal is ranked best in France and Egg in the UK)
Funds International, p 12
November 25, 1999
DOCUMENT TYPE: Newsletter ISSN: 1393-0486 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 772

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...on the firm's radar is an online mutual fund supermarket, reportedly based on the established models of such supermarket websites in the US.

Egg is looking to capture at least two million Internet customers in the next few years. At the end of July it had 400,000 customers...

8/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2650945 Supplier Number: 02650945 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fund Websites Jump Ahead of Approvals
(Two new mutual fund companies have launched websites that mention a fund before the fund has been approved by the SEC)

Mutual Fund Market News, p N/A
December 06, 1999
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 638

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...carried an announcement that said, "The site is designed to provide information and resources for **investors** in the Jacob **Internet** Fund, which is an **open** -end, no-load **mutual fund** currently in registration with the SEC." On Nov. 29 it posted a new release that...

8/3,K/4 (Item 4 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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2633419 Supplier Number: 02633419 (USE FORMAT 7 OR 9 FOR FULLTEXT)

For Some, MetaMarkets Fund Is Too Open
(Introduction of the MetaMarkets Open Fund signals start of fund inter-activity on the Web)

Mutual Fund Market News, p N/A
November 15, 1999
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 825

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

By Lori Pizzani

Information provided via a fund's **website** is good for both funds and **investors**, many **mutual fund** advisers agree. But the MetaMarkets **Open** Fund broke new ground when it was introduced Sept. 1. Right there on the metamarkets...

8/3,K/5 (Item 5 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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2618059 Supplier Number: 02618059 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Technology Trends and the European Capital Markets
(The corporate bond market in Europe was worth about \$600 bil as of 8/1/99; in 1998, there were more than 1,700 newly listed firms on the UK and European stock exchanges)

Mutual Fund Service Guides, v XIV, n 3, p 12+
September 1999
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2238

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...another recent development that is affecting the financial industry. It will not be long before **investors** will be able to **open mutual fund**

accounts on-line without any paperwork, because the acceptance of digital signatures eliminates the need to mail in...

8/3,K/6 (Item 6 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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2615421 Supplier Number: 02615421 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Integrating Call Centers And The Web
(Customers of US banks made 6 bil banking transactions in 1998 through inbound call centers, or 18% of bank transactions; call center usage will grow 12%/yr, to 10 bil call center transactions by 2002)
Bank Technology News, v 12, n 10, p 1+
October 1999
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2269

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...questions more quickly and effectively. The new service provides real-time personal interaction, helping online **investors** take advantage of the wealth of information and tools on Fidelity's **Web** site. Fidelity will utilize this new technology with select **investors** opening brokerage and **mutual fund** accounts **online** .

"The new service provides real-time personal interaction to help online **investors** take advantage of all the tools we have on our Web site," explains James Messenger...

...answer the investor's questions about Fidelity's Web site or interactive tools, while the **investor** views the same screens online.

Fidelity plans to implement this new interactive technology by having select **investors** open brokerage accounts **online** and prepare **mutual fund** account applications **online** .

WebLine 's May believes that banks can benefit even more than fund companies from Web-based...

8/3,K/7 (Item 7 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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2570637 Supplier Number: 02570637 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Funds Go Interactive
(Former Barclays Global Investors start the OpenFund, a new mutual fund that allows Internet users to view the fund's trading at the fund's web site)
Mutual Fund Market News, p N/A
September 13, 1999
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 630

(USE FORMAT 7 OR 9 FOR FULLTEXT)
(Former Barclays Global Investors start the OpenFund, a new mutual

fund that allows Internet users to view the fund's trading at the fund's web site)

ABSTRACT:

Two former executives of Barclays Global **Investors** have started their own **mutual fund** called the **OpenFund** that will allow anyone with **Internet** access to view all of the fund's trading at the fund's web site...

TEXT:

...of time before someone created an interactive mutual fund.

Two former executives of Barclays Global **Investors** have started their own **mutual fund** called the **OpenFund** that will allow anyone with **Internet** access to view all of the fund's trading at the fund's web site...

8/3,K/8 (Item 8 from file: 9)

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2567533 Supplier Number: 02567533 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Short Takes: Invesco to Offer Online Fund Sales
(Invesco Funds Group will begin permitting investors to open and finance new accounts through an online service on 10/1/99)

Web Finance, p N/A

September 06, 1999

DOCUMENT TYPE: Newsletter; News Brief (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 112

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Invesco to Offer Online Fund Sales

Invesco Funds Group said it will become the first **mutual fund** company to allow **investors** to **open** and fund new accounts **online**. Beginning Oct. 1, accounts can be opened electronically in a single session from the company...

8/3,K/9 (Item 9 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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2567520 Supplier Number: 02567520 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Short Takes: Fidelity to Roll Teleweb Service
(Fidelity Investments will launch a teleweb service in 9/99 through WebLine Communications)

Web Finance, p N/A

September 06, 1999

DOCUMENT TYPE: Newsletter; News Brief (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 55

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Service

Fidelity Investments plans to roll out a teleweb service this month, initially for select **investors** opening brokerage accounts **online** and preparing **mutual fund** account applications **online** .

Fidelity tapped **WebLine** Communications, a provider of enterprise solutions for enabling interactive e-commerce and Internet **customer** service, to offer the service. ...

8/3,K/10 (Item 10 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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2565398 Supplier Number: 02565398 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Invesco's Online Plans Are Questioned
(Consultants decry Invesco Funds' decision to be the first mutual fund company to allow customers to open accounts online)
Mutual Fund Market News, p N/A
September 06, 1999
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 580

(USE FORMAT 7 OR 9 FOR FULLTEXT)
(Consultants decry Invesco Funds' decision to be the first mutual fund company to allow customers to open accounts online)

ABSTRACT:
Invesco Funds Management's (Denver, CO) decision to be the first **mutual fund** company to enable **customers** to open accounts **online** while avoiding fraud has come under fire from **electronic** commerce consultants. The company will use an electronic consent form in lieu of written signatures...

TEXT:
...the mutual fund industry are questioning how Invesco Funds Management of Denver, Colo., will allow **customers** to open accounts online while avoiding fraud.

Invesco announced Aug. 23 it would be the first **mutual fund** company to enable **customers** to open accounts in a single **Internet** session, without the need for faxes, mail or signatures.

Invesco declined to explain the mechanics...

...a "challenging phrase." However, an imposter who had obtained all of this information on another **person** along with that **person**'s bank account number could fraudulently apply for a personal certificate and then fraudulently open a **mutual fund** account **online** , Lapsley said.

Opening accounts online without any accompanying hard copy "is a pretty bold move..."

...a partner with Ernst & Young, also said he was surprised by Invesco's decision to open accounts **online** . Mutual fund companies have been eager to offer such a convenience to **customers** , he said. But, "part of the issue is security and what the cost of failure..."

...is a mutual fund consent management vendor that sends investors statements and prospectuses online after **investors** have mailed or faxed a

signed request giving their permission that they be sent such documents **electronically** . The company has no plans to open mutual fund accounts online since it does not...

8/3,K/11 (Item 11 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2554982 Supplier Number: 02554982 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Short Takes: Invesco Site to Offer Account Opening
(Invesco Funds Group (Denver, CO) to enable customers to open accounts and make transactions over Internet site starting 10/1/99)
American Banker, v 164, n 164, p 7
August 26, 1999
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 129

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
Invesco Funds Group said it plans to be the first mutual fund company to let **investors** open and fund new accounts **on-line** .

The Denver-based company plans to add the capability to its Web site Oct. 1
...

8/3,K/12 (Item 12 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2547325 Supplier Number: 02547325 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Digital Signatures Approved in California
(A new California law allowing broker/dealers to accept so-called digital or electronic signatures from investors when they open an account over the Internet will be boon to firms like online brokerage E*Trade Group)
Mutual Fund Market News, p N/A
August 16, 1999
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 387

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
By Larry Rulison

It won't be long now before **investors** will be able to **open** a **mutual fund** account **online** without any paperwork.

A new California law allows broker/dealers to accept so-called digital or electronic signatures from **investors** when they open an account over the Internet. Computers create these electronic signatures, which are...

8/3,K/13 (Item 13 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2546190 Supplier Number: 02546190 (USE FORMAT 7 OR 9 FOR FULLTEXT)

In Brief: Fidelity Chooses WebLine Software Link

(Fidelity Investments will use on-line customer service software from WebLine Communications Corp)

American Banker, v 164, n 157, p 14

August 17, 1999

DOCUMENT TYPE: Newspaper; News Brief ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 171

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for the system. WebLine said the price of its software starts at \$1,500 per **customer** service agent.

Fidelity will roll out the service in stages, beginning with visitors to Fidelity's **Web** site who **open** brokerage accounts or submit mutual fund account applications on-line.

No dates have been set...

8/3,K/14 (Item 14 from file: 9)

DIALOG(R) File 9:Business & Industry(R)

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2358793 Supplier Number: 02358793 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MUTUAL FUND PAIRINGS CROSS BORDERS

(Western money managers increasingly are striking deals with Japanese entities to offer mutual funds, eyeing the trillions of dollars said to be locked into low-return savings vehicles, and the \$100 bil/yr in lump-sum distributions understood to be leaving retirement plans)

Pensions & Investments, p 20

January 25, 1999

DOCUMENT TYPE: Journal ISSN: 1050-4974 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1170

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...heels was Morningstar Inc., Chicago. Morningstar introduced a Japanese version of its monthly newsletter, **Fund Investor**, in October and established a **Web** page for Japanese mutual fund investors at **www.morningstar.co.jap**. Morningstar now offers American-style analysis of about 1,500 mutual funds...

8/3,K/15 (Item 15 from file: 9)

DIALOG(R) File 9:Business & Industry(R)

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2343512 Supplier Number: 02343512 (USE FORMAT 7 OR 9 FOR FULLTEXT)

E*TRADE TO OFFER MUTUAL FUNDS

(E*Trade has filed with the SEC to launch E*Trade Funds; has become the first purely internet broker that is going to sell its own mutual funds online)

Virtual Finance Report, n 4, p 5

January 01, 1999
DOCUMENT TYPE: Newsletter (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 198

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

E*Trade has become the first purely **internet** broker planning to sell its own **mutual funds online**, continuing its attack on **established** firms. E*Trade, which allows **customers** to buy and sell shares over the internet at discounted fees, has filed with the...

8/3,K/16 (Item 16 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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2249284 Supplier Number: 02249284 (USE FORMAT 7 OR 9 FOR FULLTEXT)
New Problems, New Solutions -- Online Trading And Corporate Mergers Have Wall Street Rethinking How It Does Business
(By the year 2000, there will be 13.3 mil online securities accounts, most of them with discount brokerages)
Information Week, p 149
September 14, 1998
DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1880

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the company debuted the Access Vanguard Web site, increasing the number of different transactions that **investors** can execute over the **Web**, such as **opening a mutual fund account, purchasing and redeeming fund shares, and obtaining electronic account statements and fund reports**. Today, 80% of its **client** transactions can be done on the Web, says Robert DiStefano, managing director of IT at...

8/3,K/17 (Item 17 from file: 9)
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2228828 Supplier Number: 02228828 (USE FORMAT 7 OR 9 FOR FULLTEXT)
J.P. Morgan, American Century Pursuing Joint Web Initiative To Tap Retail Clients.
(American Century Investments and JP Morgan team up on Internet program that will allow retirement plan participants to place transactions online and access accounts)
Financial NetNews, v III, n 34, p 1+
August 24, 1998
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 294

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...The companies also have established links between their respective Web

sites (www.jpmorgan.com and www.americancentury.com).

J.P. Morgan/American Century RPS is using the Internet's immediate nature to communicate with **clients** in an interactive, one-on-one setting, said Baxter. "It allows clients to customize the..."

8/3,K/18 (Item 18 from file: 9)

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2209380 Supplier Number: 02209380 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Nomura Sets Plans For New Unit

(Nomura Fundnet Securities, a new unit of Nomura Securities, plans to begin Internet and telephone marketing of mutual funds in Japan in April, 1999)

Web Finance, v 2, n 15, p 8

July 27, 1998

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 93

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Nomura Securities Co. plans to **establish** a company to sell **mutual funds** to Japanese **investors** via the **Internet** and telephone. The new company, tentatively named Nomura Fundnet Securities, is due to begin operations...

8/3,K/19 (Item 19 from file: 9)

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2177393 Supplier Number: 02177393 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bowne Buys More Internet Cos.

(Bowne & Co Inc buys Open Sesame and Mountain Lake Software Corp, both computer software firms; will help it develop more Internet solutions)

Bank Investment Services Report, v 6, n 24, p 3

June 15, 1998

DOCUMENT TYPE: Newsletter ISSN: 1094-8953 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 229

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...two more computer software companies to help the New York-based printing company further develop **Internet** solutions for its bank, insurance, **mutual fund** and brokerage **clients**.

Bowne bought **Open Sesame** of Cambridge, Mass., and Toronto-based **Mountain Lake Software Corp.** June 8.

According to...

8/3,K/20 (Item 20 from file: 9)

DIALOG(R) File 9:Business & Industry(R)

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1873159 Supplier Number: 01873159 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Two Early Investors Make Late Adopters
(Wachovia Corp and Area Bancshares announced that they will start offering Internet banking services to their customers via S1's Virtual Bank Manager software)
Bank Technology News, p 25
June 1997
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 447

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...investing services by early summer, followed by banking services at the end of the summer. **Online** investing will include the ability for **customers** to **open** accounts; place stock, **mutual fund** and options trades; obtain stock and mutual fund quotes; access account information and obtain market...

8/3,K/21 (Item 21 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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1760081 Supplier Number: 01760081 (USE FORMAT 7 OR 9 FOR FULLTEXT)
DE Shaw subsidiary makes first move into retail
(FarSight Financial Services has been formed to offer financial services firms a customizable, brandable, transaction-ready Web site)
Investment Dealers' Digest, v 63, n 7, p 11
February 17, 1997
DOCUMENT TYPE: Journal ISSN: 0021-0080 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 547

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...up with every financial services provider on the Web. Stein said his company will probably **establish** "ten or fewer **mutual fund** relationships" and will look for funds that appeal to very different **customers**, so as to avoid duplication of **client** bases.

FarSight hopes to cater to banks, insurance companies, credit card issuers, and even full...

8/3,K/22 (Item 22 from file: 9)
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1715312 Supplier Number: 01715312 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Schwab Opens Mutual Fund Web Site
(Charles Schwab opening dedicated World Wide Web site devoted to researching and buying mutual funds, free to Web users)
Newsbytes News Network, p N/A
January 16, 1997
DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 462

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...features secure transactions for safety while trading online. For those who might be interested in **opening** a Schwab account to trade **mutual funds**, the company offers a demo area where Net **users** can enter and execute simulated trades, Gordon said. Mutual fund information was presented at Schwab...

8/3,K/23 (Item 23 from file: 9)

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1623658 Supplier Number: 01623658 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Educational group creates data-rich web site
(Mutual Fund Education Alliance sets up web site on the Internet committed solely to direct marketed and no-load mutual funds)

Pensions & Investments, v 24, n 20, p 38

September 30, 1996

DOCUMENT TYPE: Journal ISSN: 1050-4974 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 85

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

By Marlene Givant Star

KANSAS CITY, Mo. -- The Mutual Fund Education Alliance **established** a **web site** on the **Internet** devoted exclusively to direct-marketed and no-load mutual funds.

The mutual Fund **INVESTOR** 's Center, at <http://www.mfea.com>, includes more than 300 pages of information and...

8/3,K/24 (Item 24 from file: 9)

DIALOG(R) File 9:Business & Industry(R)
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1547966 Supplier Number: 01547966

Wells Lets Customers Sign Up for Money Fund Accounts On-Line
(Wells Fargo & Co has started letting customers apply to open money market mutual fund accounts over the Internet)

American Banker, v CLXI, n 128, p 11

July 08, 1996

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

(Wells Fargo & Co has started letting customers apply to open money market mutual fund accounts over the Internet)

ABSTRACT:

...CA), in what it claims is a first for a major bank, has started letting **customers** apply to **open** **money market mutual fund accounts** over the **Internet**. The **on - line** application requires **customers** to indicate

that they have read an on-line prospectus and other disclosures. Over 250

...

8/3,K/25 (Item 25 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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1546800 Supplier Number: 01546800 (USE FORMAT 7 OR 9 FOR FULLTEXT)

WELLS FARGO BANK RETURNING TO UTAH AFTER LONG ABSENCE

(Wells Fargo & Co acquiring 32 First Interstate Bank branches)

Salt Lake Tribune , p N/A

June 16, 1996

DOCUMENT TYPE: Regional Newspaper ISSN: 0746-3502 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1116

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Fargo's network of 4,280 automated-teller machines offers services beyond simple banking tasks.

Customers with established accounts can buy mutual funds , access individual retirement accounts or even buy stamps.

It offers a 24-hour, **person -to- person** telephone service and guarantees branch customers will receive service in five minutes or less.

A...

8/3,K/26 (Item 1 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01824071 04-75062

Allocating investments to maximize after-tax return

Toolson, Richard B

Tax Adviser v30n5 PP: 328-333 May 1999

ISSN: 0039-9957 JRNL CODE: TAD

WORD COUNT: 2881

...TEXT: fund's turnover rate can be obtained from a number of different sources, including the **subscription** service from Morningstar **Mutual Funds** (phone (800) 7350700; **Website** <http://cv>

,a.morningstar.com); The Individual **Investor** 's Guide to

Footnote:

Low-Load Mutual Funds (American Ass'n of Ind' Investors, 17th...)

8/3,K/27 (Item 2 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01725895 03-76885

Smooth move to Online

Mateyaschuk, Jennifer

Informationweek n707 PP: 132 Nov 2, 1998
ISSN: 8750-6874 JRNL CODE: IWK
WORD COUNT: 708

...TEXT: ve been very involved in content planning."

In July, the company introduced Access Vanguard, an **online** service that lets **investors** open a **mutual fund** account, purchase and redeem fund shares, obtain **electronic** account statements, and view fund performance reports. The IT department also created the Vanguard Bridge...

8/3,K/28 (Item 3 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01705618 03-56608
New problems, new solutions
Caldwell, Bruce
Informationweek n700 PP: 149-156 Sep 14, 1998
ISSN: 8750-6874 JRNL CODE: IWK
WORD COUNT: 1758

...TEXT: the company debuted the Access Vanguard Web site, increasing the number of different transactions that **investors** can execute over the **Web**, such as **opening** a **mutual fund** account, purchasing and redeeming fund shares, and obtaining **electronic** account statements and fund reports. Today, 80% of its **client** transactions can be done on the Web, says Robert DiStefano, managing director of IT at...

8/3,K/29 (Item 4 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01661569 03-12559
Coaching customers with live chat
Schmerken, Ivy
Wall Street & Technology v16n7 PP: 122 Jul 1998
ISSN: 1060-989X JRNL CODE: WSC
WORD COUNT: 727

...TEXT: the Internet Electronic Commerce event in April, Lansford presented the scenario of an **online brokerage** **customer** looking at a **mutual fund** prospectus. The **investor** clicks on the help center for **mutual fund** questions. An **automated** agent screen **opens** and prompts the **user** to type in a question. The **investor** types: "I'm interested in purchasing this **mutual fund**." The rep replies: "A representative will..."

8/3,K/30 (Item 5 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01415844 00066831
Newly evolving nets will actively engage customers
Rabkin, Barry
National Underwriter (Life/Health/Financial Services) v101n18 PP: 42, 49
May 5, 1997
ISSN: 0893-8202 JRNL CODE: NUD

WORD COUNT: 1007

...TEXT: on the Internet. You can open a bank account and perform banking transactions on the **Internet** .

And as to insurance products and prices-go to Intuit's InsureMarket site where as a **customer** you can set up a personal profile area, review products and bring their prices together...

8/3,K/31 (Item 6 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01373572 00-24559
DE Shaw subsidiary makes first move into retail
Weisul, Kimberly
Investment Dealers Digest v63n7 PP: 11 Feb 17, 1997
ISSN: 0021-0080 JRNL CODE: IDD
WORD COUNT: 559

...TEXT: up with every financial services provider on the Web. Stein said his company will probably **establish** "ten or fewer **mutual fund** relationships" and will look for funds that appeal to very different **customers** , so as to avoid duplication of **client** bases.

FarSight hopes to cater to banks, insurance companies, credit card issuers, and even full...

8/3,K/32 (Item 7 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01251454 99-00850
Taking the guess work out of international investing: WEBS and Country Baskets
Wirth, Alfred G
Canadian Shareowner v9n6 PP: 11-12 Jul/Aug 1996
ISSN: 0836-0960 JRNL CODE: CAN
WORD COUNT: 1044

...TEXT: of regular, open-end mutual funds with those of closed country funds. The portfolios of **WEBS** and Country Baskets are designed to track the performance of each specific country's stock index. This protects the **investor** from under-performance by an active but unsuccessful investment manager. However, it also eliminates the...

8/3,K/33 (Item 8 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01135720 97-85114
Mutual fund sites mushroom on Internet's World Wide Web
Weisul, Kimberly
Investment Dealers Digest v61n51 PP: 9 Dec 18, 1995
ISSN: 0021-0080 JRNL CODE: IDD
WORD COUNT: 522

...TEXT: over \$75,000 a year.

Despite these figures, no-load funds are generally not allowing **investors** to **open** new accounts **online**. Why? Because **mutual fund** companies are simply not accustomed to dealing with fraud, according to one expert.

Whereas MasterCard...

8/3,K/34 (Item 9 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01129261 97-78655

Cyberspace: The investor's new edge

Himowitz, Michael J
Fortune v132n13 PP: 210-214; European 116-120 Dec 25, 1995
ISSN: 0015-8259 JRNL CODE: FOR
WORD COUNT: 2932

...TEXT: big corporations. So it's not surprising that CompuServe is the online service with more **investor** data than any other. Whether you need today's quotes, a report on a **mutual fund**, an **online subscription** to an investment newsletter, or a profile of an obscure British company, you can find...

8/3,K/35 (Item 10 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01115997 97-65391

"What check?" - Innovative electronic payments

Repak, Walter C
TMA Journal v15n6 PP: 50-53 Nov/Dec 1995
ISSN: 1080-1162 JRNL CODE: JCG
WORD COUNT: 1847

...ABSTRACT: benefits that electronics payments offer, such as a faster and more secure payment process. Increasingly, **mutual funds** and brokers are **establishing automated** investment services, under which **investors** authorize automatic and recurring ACH debits from their bank checking accounts to be invested into...

...TEXT: using an ATM card, all while "on the road"

Taking Stock in the ACH

Increasingly, **mutual funds** and brokers are **establishing automated** investment services, under which **investors** authorize automatic and recurring ACH debits from their bank checking accounts to be invested into
...

8/3,K/36 (Item 1 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06982371 Supplier Number: 58344257
MALAYSIA: NO APPROVAL GIVEN TO CAPITALSHARE FUND.
Star, p3

Dec 22, 1999
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...21 December 1999 that no approval was given to the Capitalshare Fund (CF), an offshore **open-ended mutual fund** which offers units to **subscribers** through the **Internet**. Capitalshare manages the mutual fund which consists of six different funds. Capitalshare is registered in...

8/3,K/37 (Item 2 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06937194 Supplier Number: 58467482 (USE FORMAT 7 FOR FULLTEXT)
WEB'S LURE: Investment company defectors emerging as up-and-dotcomers; Same industry but with a whole new look. (Statistical Data Included) (Brief Article)

Williamson, Christine
Pensions & Investments, v27, p3
Dec 13, 1999
Language: English Record Type: Fulltext
Article Type: Statistical Data Included; Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 868

... the "democratization" of investment markets - and a resulting rise in the need to serve individual **investors**, Mr. Nadig said.

This fall, MetaMarkets launched the **OpenFund mutual fund**, which gives its **investors** real-time access via the **Internet** to not only the fund's holdings, but also its trades, blow-by-blow. There...

8/3,K/38 (Item 3 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06859619 Supplier Number: 58115905 (USE FORMAT 7 FOR FULLTEXT)
Featured Articles From S&P Personal Wealth.
PR Newswire, p8703
Dec 9, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 414

... change, that day's trading represents a balancing point between believers on the upside and **investors/traders** who are already satisfied with the gains that have been made.

"**This Mutual Fund Can Open the IPO Door for You**"
<http://www.personalwealth.com/story/doc.html?id=2415409>
Did...

8/3,K/39 (Item 4 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06852491 Supplier Number: 58049673 (USE FORMAT 7 FOR FULLTEXT)
eFunds Introduces Integreat!(SM) Internet Account Opening Solution, Announces Bank One as Customer.

PR Newswire, p6288

Dec 7, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 999

... generally available in the first quarter of 2000.

An estimated 70 to 85 percent of **demand deposit** accounts **opened** over the **Internet** are never used because **consumers** fail to mail in a check to deposit the initial funds. **Integreat!** will allow **consumers** to fund the new account over the Internet from an existing account at another financial...

8/3,K/40 (Item 5 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06765689 Supplier Number: 56895459 (USE FORMAT 7 FOR FULLTEXT)
Integrating Call Centers And The Web. (Banks around the world are transforming their call centers into multichannel customer contact tools, increasing productivity and cutting costs.)

O'Connell, Brian

Bank Technology News, pITEM99298012

Oct, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2242

... questions more quickly and effectively. The new service provides real-time personal interaction, helping online **investors** take advantage of the wealth of information and tools on Fidelity's **Web** site. Fidelity will utilize this new technology with select **investors** opening brokerage and **mutual fund** accounts **online**.

"The new service provides real-time personal interaction to help online **investors** take advantage of all the tools we have on our **Web** site," explains James Messenger...

...answer the investor's questions about Fidelity's **Web** site or interactive tools, while the **investor** views the same screens **online**.

Fidelity plans to implement this new interactive technology by having select **investors** open brokerage accounts **online** and prepare **mutual fund** account applications **online**.

WebLine's May believes that banks can benefit even more than fund companies from **Web**...

8/3,K/41 (Item 6 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06745946 Supplier Number: 56690726 (USE FORMAT 7 FOR FULLTEXT)
E*TRADE to Offer AMIDEX35(TM) Mutual Fund.

PR Newswire, p5405

Oct 21, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 760

... The fund will be offered on a no transaction-fee basis exclusively to E*TRADE **customers**. The new offering marks the first time that U.S.-based **investors** can purchase a basket of Israel securities **online**.

The AMIDEX35(TM) **Mutual Fund** is a U.S. based **open-end mutual** fund that tracks the performance of the AMIDEX35(TM) Index. This index consists of the...

8/3,K/42 (Item 7 from file: 16)

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06702316 Supplier Number: 56054358 (USE FORMAT 7 FOR FULLTEXT)
MetaMarkets.com Selects BEA WebLogic Server to Run the World's First Interactive Mutual Fund for Online Investors.

PR Newswire, p1688

Oct 7, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 864

... launch of its Web site. The company recently launched OpenFund, the world's first interactive **mutual fund**. Running on BEA WebLogic Server 4.5, MetaMarkets.com provides a wealth of dynamic information to **investors**, including real-time displays of trades as they are made by OpenFund investment managers, updates...

...and strategies.

OpenFund, which began trading on August 31, 1999, is targeted at active online **investors** who want the diversification and professional management of mutual funds, combined with the empowerment, immediacy, and interactivity of **online** trading. Leveraging BEA WebLogic Server, OpenFund is the first **mutual fund** in the world to **open** its inner workings to **investors** in real time, offering them a view of how professional traders operate. **Investors** can purchase and sell OpenFund shares and manage their OpenFund account online at the MetaMarkets...

8/3,K/43 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06688281 Supplier Number: 55944711 (USE FORMAT 7 FOR FULLTEXT)
INVESCO Becomes First Mutual Fund Company to Open New Accounts On its Website -- www.invesco.com.

PR Newswire, p7926

Oct 1, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 269

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...INVESCO Funds Group announced today that it has redesigned its website to become the first **mutual fund** company to **open** and fund new accounts **online**. **Investors** can now open accounts **electronically** in a single session from the company's website without having to print, mail or...

8/3,K/44 (Item 9 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06567493 Supplier Number: 55465601 (USE FORMAT 7 FOR FULLTEXT)
Fidelity Investments Announces Two-Way Web and Telephone

Interactivity. (Company Business and Marketing)
Cambridge Telecom Report, pNA
August 16, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 543

... they talk on the telephone.

Fidelity plans to implement this new interactive technology with select **investors** opening brokerage accounts **online** and preparing **mutual fund** account applications **online**.

"This new service provides real-time personal interaction to help online **investors** take advantage of the wealth of information and tools on Fidelity's Web site," said...

8/3,K/45 (Item 10 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06552538 Supplier Number: 55403182 (USE FORMAT 7 FOR FULLTEXT)
Fidelity: Surf and talk simultaneously. (Fidelity Investments) (Company Business and Marketing)
Ohlson, Kathleen
Network World, pNA
August 6, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 217

The service will enable select **investors** to open brokerage accounts and prepare **mutual fund** account applications **online**, Fidelity said. The Boston-based company is working with WebLine Communications Corp. to create the...

8/3,K/46 (Item 11 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06545247 Supplier Number: 55375119 (USE FORMAT 7 FOR FULLTEXT)
internet.com Reports Results for Q2. (Company Financial Information)
Cambridge Telecom Report, pNA
August 9, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1132

... into an agreement in July with Investec Guinness Flight Global Asset Management to establish a **mutual fund** which tracks the ISDEX. The new Guinness Flight **internet.com** Index Fund is expected to be available to **investors** by the end of July 1999. About **internet.com** **internet.com** Corporation, based in Westport...

8/3,K/47 (Item 12 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06523171 Supplier Number: 55290718 (USE FORMAT 7 FOR FULLTEXT)
internet.com Reports Results for Second Quarter.
Business Wire, p1165
July 29, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1222

... into an agreement in July with Investec Guinness Flight Global Asset Management to establish a **mutual fund** which tracks the ISDEX(R). The new Guinness Flight **internet.com** Index Fund is expected to be available to **investors** by the end of July 1999.

About **internet.com**
internet.com Corporation, based in Westport...

8/3,K/48 (Item 13 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06509409 Supplier Number: 55240895 (USE FORMAT 7 FOR FULLTEXT)
MARKETPLACE.
Financial Planning, v29, n7, p37
July, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2251

... MassMutual Retirement Services of Springfield, Mass., is now accepting guaranteed investment contract business from new **customers**. To find out more, contact Charlene Gait at (413) 744-3633. You can also check their **Web** site at **www.massmutual.com**.

Putnam Expands Fund To **Mutual Fund Investors**

Putnam Investments has **opened** its Small Cap Value Fund to retail mutual fund **investors**. The fund invests in small, undervalued companies that have the potential for "meaningful" stock price...

8/3,K/49 (Item 14 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06509114 Supplier Number: 55238978 (USE FORMAT 7 FOR FULLTEXT)
TIAA-CREF Mutual Funds Now Available Through Schwab Mutual Fund Marketplace.
PR Newswire, p7698
July 23, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 695

... s largest financial services firms serving 6.2 million active accounts with \$592 billion in **customer** assets through 310 branch offices, four regional **customer** telephone service centers and **automated**

telephonic and **online** channels. **Established** in 1984, Schwab's **Mutual Fund** Marketplace makes available over 3,600 mutual funds to retail and institutional **investors**, and currently holds **customer** assets of over \$165 billion.

* A portion of the management fees borne by TIAA-CREF...

8/3,K/50 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06496316 Supplier Number: 55192586 (USE FORMAT 7 FOR FULLTEXT)

Investec Guinness Flight Global Asset Management. (Brief Article)
Telecomworldwire, pNA

July 20, 1999

Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Newsletter; Trade
Word Count: 36

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

Investec Guinness Flight Global Asset Management is to establish a **mutual fund** that will track **internet.com's** ISDEX **Internet Stock** index in a service that should be available to **investors** by the end of July 1999.

8/3,K/51 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06489047 Supplier Number: 55163894 (USE FORMAT 7 FOR FULLTEXT)
internet.com Announces Agreement With Investec Guinness Flight for Internet Stock Index Fund; New Fund is Based On internet.com's ISDEX Internet Stock Index.

Business Wire, p1228

July 15, 1999

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 468

... Global Asset Management to establish a mutual fund which tracks **internet.com's** ISDEX(R), **Internet Stock** Index (<http://www.isdex.com>). The new Guinness Flight **internet.com** Index Fund is expected to be available to **investors** by the end of July 1999.

ISDEX, Internet Stock Index, is comprised of 50 stocks...

8/3,K/52 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06430649 Supplier Number: 54963102 (USE FORMAT 7 FOR FULLTEXT)
Atlantic Bank Teams With Andersen Consulting, Security First Technologies and Marshall & Ilsley Corporation To Design and Implement Its Internet Banking Solution.

Business Wire, p1097

June 23, 1999

Language: English Record Type: Fulltext
Document Type: Newswire; Trade

Word Count: 912

... access to multiple accounts 24 hours a day, seven days a week. In addition, end **users** will be able to transfer funds between accounts, pay bills **electronically**, view statements and registers, **open demand deposit**, savings and money market accounts, and purchase certificates of deposit.

Over the longer term, Security...

8/3,K/53 (Item 18 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06429375 Supplier Number: 54960001 (USE FORMAT 7 FOR FULLTEXT)

Synovus Selects White to Lead synovusbank.com.

PR Newswire, p3773

June 22, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 521

... in July 1999 with a pilot at Vanguard Bank in Valparaiso, Fla., will connect Synovus **customers** to their banks any time, anywhere.

Customers will be able to **open demand deposit** accounts, pay bills **online**, apply for credit cards, review account statements or apply for mortgage loans. OnLine Access also will connect **customers** of Synovus banks to trust, brokerage and other services from Synovus companies.

Second, synovusbank.com...

8/3,K/54 (Item 19 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06414663 Supplier Number: 54892793 (USE FORMAT 7 FOR FULLTEXT)

Investment Opinion: AGN Financial Newsletter Announces Its July Issue And Industry Choice.

Business Wire, p0511

June 15, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 511

... stock features and three investing portfolios, the newsletter covers company earnings, the economy and also **mutual fund** sector.

Investors interested in **subscribing** to the AGN Financial Newsletter may do so via our **web** site at <http://www.agnfin.com/news>.

Stock List:

Lucent(NASDAQ:LU), CharlesSchwab (NYSE:SCH...)

8/3,K/55 (Item 20 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06357808 Supplier Number: 54696178 (USE FORMAT 7 FOR FULLTEXT)

On-Line Firms Jump-Start Annual Fund Conference.

Garmhausen, Stephen

American Banker, v164, n97, p10

May 21, 1999

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 485

... If you're not cannibalizing, you can count on the fact that some fairly smart **people** are going to do it for you," he said.

Such do-or-die talk, common in the **on - line** business, is fairly new to the **mutual fund establishment**.

Peter J. Germain, managing director of mutual fund services at **Federated Investors**, said the panel discussion was a valuable wake-up call for the fund industry.

"There...

8/3,K/56 (Item 21 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06287661 Supplier Number: 54445935 (USE FORMAT 7 FOR FULLTEXT)

Synovus to Offer Internet Banking.

PR Newswire, p1195

April 22, 1999

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 558

... to their banks 24 hours a day, seven days a week, from virtually any location. **Customers** will be able to **open demand deposit** accounts, pay bills **online**, apply for credit cards, review their account statements, or apply for mortgage loans. Internet banking also will connect **customers** to trust, brokerage and other financial services from Synovus companies.

Synovus also has initiated the...

8/3,K/57 (Item 22 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06220807 Supplier Number: 54213933 (USE FORMAT 7 FOR FULLTEXT)

Devonshire Custom Publishing Launches Website.

Business Wire, p1040

March 26, 1999

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 492

... An additional site for the company's Mutual Fund Guide has also been established at www.mutualfundguide.com.

For over fifteen years, Devonshire Custom Publishing has focused on managing, publishing and disseminating investment information for individual **investors**, financial professionals and institutions. The company currently produces more than forty different types of mutual...

8/3,K/58 (Item 23 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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06208230 Supplier Number: 54165941 (USE FORMAT 7 FOR FULLTEXT)
'4 Biggest Mistakes of Internet Investors' to be Outlined by Net Fund Manager.

PR Newswire, p9570
March 22, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 227

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...The portfolio manager of Monument Internet Fund, one of three open mutual funds devoted to **Internet** stocks, will hold a telephone media briefing on March 23rd to discuss the four most common errors that **investors** make when it comes to Internet stocks.

8/3,K/59 (Item 24 from file: 16)
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06175631 Supplier Number: 54037889
Fidelity will add specialty services to on-line trading. (Fidelity Investments) (Abstract)
Browning, Lynnley
Boston Globe (MA), pE1(2)
Feb 16, 1999
Language: English Record Type: Abstract
Article Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:
...2 market feeds. Such tools are more typical of smaller, Internet-only brokerages than of **established** full-service **mutual fund** firms. Analysts say Fidelity is targetting frequent traders as well as high-end **investors** with the new services. Fidelity currently has 1.8 million online brokerage accounts, a 9...

8/3,K/60 (Item 25 from file: 16)
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06106334 Supplier Number: 53685022 (USE FORMAT 7 FOR FULLTEXT)
MUTUAL FUND PAIRINGS CROSS BORDERS.
Williamson, Christine
Pensions & Investments, p20(1)
Jan 25, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1165

... heels was Morningstar Inc., Chicago. Morningstar introduced a Japanese version of its monthly newsletter, **Fund Investor**, in October and **established** a **Web** page for Japanese **mutual fund investors** at **www.morningstar.co.jap**. Morningstar now offers American-style analysis of about 1,500 mutual funds...

8/3,K/61 (Item 26 from file: 16)

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05949294 Supplier Number: 53209937 (USE FORMAT 7 FOR FULLTEXT)
Security First Technologies Launches Virtual Financial Manager Version 4.0.
PR Newswire, p1681
Nov 12, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1149

... to deliver a bank branded, retail banking and bill payment application securely over the Internet. **Customers** can transfer funds between accounts, pay bills **electronically**, view statements and registers, **open demand deposit**, savings and money market accounts and purchase certificates of deposit. Completed transactions are reflected in the **customer**'s interactive account registers and online statements daily. Customers can view a complete history of...

8/3,K/62 (Item 27 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05922335 Supplier Number: 53157609 (USE FORMAT 7 FOR FULLTEXT)
Smooth Move To Online -- Vanguard Group Exec Makes Transition From Business Side To Online Services. (Company Operations)
Mateyaschuk, Jennifer
InformationWeek, p132(1)
Nov 2, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 697

... ve been very involved in content planning."
In July, the company introduced Access Vanguard, an **online** service that lets **investors** **open** a **mutual fund** account, purchase and redeem fund shares, obtain **electronic** account statements, and view fund performance reports. The IT department also created the Vanguard Bridge...

8/3,K/63 (Item 28 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05806303 Supplier Number: 50299305 (USE FORMAT 7 FOR FULLTEXT)
New Problems, New Solutions -- Online Trading And Corporate Mergers Have Wall Street Rethinking How It Does Business
Caldwell, Bruce
InformationWeek, p149
Sept 14, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 1873

... the company debuted the Access Vanguard Web site, increasing the number of different transactions that **investors** can execute over the **Web**, such as **opening** a **mutual fund** account, purchasing and redeeming fund shares, and obtaining **electronic** account statements and fund

reports. Today, 80% of its **client** transactions can be done on the Web, says Robert DiStefano, managing director of IT at...

8/3,K/64 (Item 29 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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05632539 Supplier Number: 50063139 (USE FORMAT 7 FOR FULLTEXT)
Bowne Further Expands Internet Capabilities with Acquisitions Of Open Sesame and Mountain Lake

PR Newswire, p608NYM039
June 8, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 773

... to building Internet solutions for the banking, insurance, mutual funds, brokerage, automotive and software industries.

Open Sesame's personalization software allows companies to nonintrusively learn the interests and preferences of their **customers** by building dynamic interest profiles of individual users from their browsing and buying behavior. Open...

8/3,K/65 (Item 30 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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05403968 Supplier Number: 48199326 (USE FORMAT 7 FOR FULLTEXT)
The Buy-Side Elite
Coffey, Brendan
Wall Street & Technology, p050
Jan, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2679

... also to the independent financial advisors who act as intermediaries between the company and individual **investors**. The firm began Putnam Quick Link, allowing financial planners to **open** accounts and purchase **mutual fund** shares over the **Internet**, eliminating virtually all of the paperwork, according to Putnam documents. They also shipped a CD ...

8/3,K/66 (Item 31 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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05200637 Supplier Number: 47934659 (USE FORMAT 7 FOR FULLTEXT)
Mellon to Buy Los Angeles Discount Brokerage
RATNER, JULIANA
American Banker, p1
August 26, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 524

... hope to expand the on-line offerings quickly, including mutual fund sales.

Buying an established **Internet** brokerage rather than building one would give Mellon an immediate level of expertise that it could offer to its existing **customers**, said Les Dinkin, a consultant at NBW Consulting, Westport, Conn. "Banks are looking for ways..."

8/3,K/67 (Item 32 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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05062002 Supplier Number: 47430943 (USE FORMAT 7 FOR FULLTEXT)

Ratings Time For Two-Way Television

Bank Technology News, pN/A

June 1, 1997

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2029

... investing services by early summer, followed by banking services at the end of the summer. **Online** investing will include the ability for **customers** to **open** accounts; place stock, **mutual fund** and options trades; obtain stock and mutual fund quotes; access account information and obtain market...

8/3,K/68 (Item 33 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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04971687 Supplier Number: 47304413 (USE FORMAT 7 FOR FULLTEXT)

Wachovia Among First Financial Services Companies In U.S. To Announce Fully Integrated Banking, Investing Services On Internet

PR Newswire, p0416CHW013

April 16, 1997

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 484

... Quicken or Microsoft Money. An e-mail option also will be available.

With PC Access **online** investing services, **customers** will be able to **open** investment accounts; place stock, **mutual fund** and options trades; obtain stock and mutual fund quotes; access account information; and obtain independent...

8/3,K/69 (Item 34 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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04724365 Supplier Number: 46955638 (USE FORMAT 7 FOR FULLTEXT)

America Online: Previewing Financial Services' Future?

American Banker, p4A

Dec 9, 1996

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2255

... a new calling. The company wants to be an information broker and gateway for its **customers**' financial needs. It already is the largest supplier of financial information **on-line**.

AOL isn't about to **open demand deposit** accounts or start trading stock. But it does want to become the first and last...

8/3,K/70 (Item 35 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)
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04723851 Supplier Number: 46954788 (USE FORMAT 7 FOR FULLTEXT)

Global Asset Managers Target Local Markets
Emerging Markets Debt Report, v9, n471, pN/A
Dec 9, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 597

... 1997. The company will target local insurance companies, pension funds and other types of institutional **investors** for its asset management services, Sietsma said. It will also **establish mutual funds** to be distributed through agent **networks** via the firm's established retail banking operations. Subsequent to that, he said, "We have..."

8/3,K/71 (Item 36 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

04717638 Supplier Number: 46945623 (USE FORMAT 7 FOR FULLTEXT)
Security First Technologies and Vertigo join forces to create virtual financial advisor for internet banking.

Business Wire, p12040041
Dec 4, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1366

... personal financial resources through their financial institutions' customized website or home page. At their convenience, **customers** can pay bills **electronically**, transfer money between accounts, manage their credit card accounts, **open demand deposit** accounts (DDA), view consolidated financial statements and more. Future releases within the VFM suite will...

8/3,K/72 (Item 37 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

04121220 Supplier Number: 46013746 (USE FORMAT 7 FOR FULLTEXT)

Mutual fund sites mushroom on Internet's World Wide Web
Investment Dealers' Digest, p9
Dec 18, 1995

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 531

... over \$75,000 a year.

Despite these figures, no-load funds are generally not allowing **investors** to **open** new accounts **online**. Why? Because **mutual fund** companies are simply not accustomed to dealing with fraud, according to one expert.

Whereas MasterCard...

8/3,K/73 (Item 38 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

04071320 Supplier Number: 45927992 (USE FORMAT 7 FOR FULLTEXT)
INTUIT TO BUY MUTUAL FUND DATA DISSEMINATION FIRM
Computergram International, n2790, pN/A
Nov 10, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 138

... but also to download prospectuses and other information for mutual funds through the Quicken Financial **Network**, Intuit's new **Web** site. US **investors** can't **open mutual fund** accounts over the **Internet** because of Securities & Exchange Commission **consumer** protection restrictions, but they can download an application and pop it into the post to...

8/3,K/74 (Item 39 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03592508 Supplier Number: 45055438
Investors Eyeing Israel: New Mutual Fund Riding Roller Coaster
Chicago Sun Times (IL), p45
Oct 10, 1994
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

Israel Growth Fund (Evanton, IL) has been jointly formed by several **investors** as the 1st **open** -end **mutual fund** investing solely in Israel, according to Merrill **Weber**, fund pres. The fund currently has \$1.5 mil in investments from some 400 **investors**. The fund chose Israel for its well-developed capitalistic society, its growth potential and the ...

8/3,K/75 (Item 1 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10020920 SUPPLIER NUMBER: 20303854 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cantor Fitzgerald Launches Its "Morning News" Equity Information Service On The Internet.
Business Wire, p2171334
Feb 17, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 636 LINE COUNT: 00059

... calls and road shows that day.

-- Summaries and calculations of all overnight earnings announcements, enabling **subscribers** to access the positive or negative impact of any surprises before the market **opens** .

-- Proprietary reports on **mutual fund** flows and electronic redistribution of this key leading indicator as well as four-week moving...

8/3,K/76 (Item 2 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

09384433 SUPPLIER NUMBER: 19239389 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Crimes of the 'Net reveal lapses in security safeguards. (Internet) (Special Report: Computers)

Wilson, Gerry
San Diego Business Journal, v18, n6, p20(1)
Feb 10, 1997
ISSN: 8750-6890 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1280 LINE COUNT: 00101

... selling fund shares. For Internet banks and brokerage houses, their main problem is verifying that **customers** are who they say they are.

Twentieth Century **Mutual Funds** requires **online investors** to establish a personal access code and use a secure **Web** browser that relies on encryption technology.

* A few old scams, such as work-at-home...

8/3,K/77 (Item 3 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

09141745 SUPPLIER NUMBER: 18922894 (USE FORMAT 7 OR 9 FOR FULL TEXT)
America Online: previewing financial services' future? (FutureBanking)

Clark, Drew
American Banker, v161, n234, p4A(2)
Dec 9, 1996
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2403 LINE COUNT: 00183

... a new calling. The company wants to be an information broker and gateway for its **customers** ' financial needs. It already is the largest supplier of financial information **on - line** .

AOL isn't about to **open demand deposit** accounts or start trading stock. But it does want to become the first and last...

8/3,K/78 (Item 4 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

09056360 SUPPLIER NUMBER: 18787458 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Norwest sets strategies for big buildup in mutual funds.

Ratner, Juliana
American Banker, v161, n204, p1(2)
Oct 23, 1996
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 727 LINE COUNT: 00060

...ABSTRACT: bank is considering the use of such strategies as acquiring

or starting a family of **mutual funds** sans load fees, and the **establishment** of a **network** that would permit **consumers** to buy and sell a multitude of no-load funds via a single telephone call...

8/3,K/79 (Item 5 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
(c) 2005 The Gale Group. All rts. reserv.

08818614 SUPPLIER NUMBER: 18458623 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wells lets customers sign up for money fund accounts on-line. (new customer service) (Brief Article)
Kapiloff, Howard
American Banker, v161, n128, p11(1)
July 8, 1996
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 176 LINE COUNT: 00017

TEXT:

Wells Fargo & Co. has begun letting **customers** apply over the Internet to **open** money market **mutual fund** accounts.

8/3,K/80 (Item 1 from file: 160)
DIALOG(R) File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

02078736
Financial News Composite Fund
Wall Street Journal (Europe Edition) December 14, 1988 p. 12

... investment, according to Gateway. The firm said it might purchase additional stock. Also, if Gateway **clients** approve, the investment advisory firm might seek converting Financial News into an **open**-end fund. FNCF is a **mutual fund** that follows the stock index of Financial News Network. . . .

8/3,K/81 (Item 1 from file: 275)
DIALOG(R) File 275:Gale Group Computer DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01972157 SUPPLIER NUMBER: 18593503
Take my advice. . . Please. (Net Traveler) (Internet/Web/Online Service Information) (Column)
Swaine, Michael
MacUser, v12, n10, p111(1)
Oct, 1996
DOCUMENT TYPE: Column ISSN: 0884-0997 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 8277 LINE COUNT: 00780

... marketing, risk management, small-business resources, and much more.

<http://starbase.ingress.com/ioma/>
Silicon Investor
Stay on top of technology stocks, with news and analysis.
<http://www.techstocks.com/>
Mutual Funds Magazine Online

The online version of Mutual Funds magazine. Subscription-based, but free partial access is available.
<http://www.mfmag.com/>
Brokerage Services
Subscriber brokerage services on the Net.
<http://pawws.com/brokers.shtml>
NETworth: The Internet Investor Network
Information on mutual funds, stocks, and other investments, along with topical articles and portfolio...

8/3,K/82 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04498561 Supplier Number: 57887438 (USE FORMAT 7 FOR FULLTEXT)
OPENING OF FUND ACCOUNTS ONLINE PUZZLES DELEGATES.
Gordon, Sarah
Operations Management, v5, n47, p7
Nov 22, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 329

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
Conference delegates were abuzz with talk of a prospective industry trend-- **mutual fund** companies that permit **investors** to **open** accounts via the **Internet**. One pioneer in the area, Invesco, had delegates talking about its October debut of online...

8/3,K/83 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04468268 Supplier Number: 56911380 (USE FORMAT 7 FOR FULLTEXT)
E*TRADE: E*TRADE to offer AMIDEX35TM mutual fund >T.
M2 Presswire, pNA
Oct 25, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 801

... The fund will be offered on a no transaction-fee basis exclusively to **E*TRADE customers**. The new offering marks the first time that U.S.-based **investors** can purchase a basket of Israel securities **online**. The **AMIDEX35TM Mutual Fund** is a U.S. based **open**-end **mutual fund** that tracks the performance of the **AMIDEX35TM Index**. This index consists of the 35 most...

8/3,K/84 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04388587 Supplier Number: 55232816 (USE FORMAT 7 FOR FULLTEXT)
House Commerce Subpanel OKs Database, 'E-Sign' Bills.
CongressDaily/A:M., pNA
July 22, 1999

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 366

... Title III of the digital signature bill "is intended to assure that brokerage firms or **mutual funds** can allow their **customers** to **open** accounts **online**, without the need to fill out and return by 'snail mail' physical copies of account..."

8/3,K/85 (Item 4 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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04383051 Supplier Number: 55178898 (USE FORMAT 7 FOR FULLTEXT)
INTERNET.COM: internet.com agreement with Investec Gu Guinness Flight for Internet Stock Index Fund.

M2 Presswire, pNA
July 16, 1999

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 515

... Flight Global Asset Management to establish a mutual fund which tracks internet.com's ISDEX, **Internet Stock Index** (<http://www.isdex.com>). The new Guinness Flight internet.com Index Fund is expected to be available to **investors** by the end of July 1999.
ISDEX, Internet Stock Index, is comprised of 50 stocks...

8/3,K/86 (Item 5 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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03998757 Supplier Number: 53131270 (USE FORMAT 7 FOR FULLTEXT)
ONE YEAR AGO IN FINANCIAL NETNEWS.

Financial Net News, p12(1)
July 20, 1998

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 73

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

T. Rowe Price was planning to open a mutual fund supermarket on its **Web** site. [The fund company rolled out a fund supermarket, called Mutual Fund Gateway, earlier this year but **customers** need to make purchases either by mail or over the phone. T. Rowe is prepping...

8/3,K/87 (Item 6 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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03834384 Supplier Number: 48327615 (USE FORMAT 7 FOR FULLTEXT)
Goldman Launches Syndicated Internet Effort
Bank Mutual Fund Report, v6, n91, pN/A
March 2, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade

Word Count: 642

... right back to the broker's sales representatives. Goldman never deals directly with the retail **client**.

Here's how the system works. Goldman's technical team, headed by Stuart Rubenstein, director of service products, **establishes** a link between Goldman's mutual funds information page and the broker's **web** page. Rubenstein's team maintains the Goldman site, updating it daily with fund information. Brokerage **customers**, in this case, **customers** of Edward D. Jones, can obtain daily fund prices, fund descriptions and historical performance without...

8/3,K/88 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03750104 Supplier Number: 48111373 (USE FORMAT 7 FOR FULLTEXT)
Internet 'Fund Supermarket' Pushes Info To Clients
Bank Mutual Fund Report, v5, n431, pN/A
Nov 10, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 603

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
What is billed as the **Internet** 's first information service to "push" information down to **mutual fund clients** **opened** for business last week with hopes that it will become a mutual fund company sales...

8/3,K/89 (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03643839 Supplier Number: 47846699 (USE FORMAT 7 FOR FULLTEXT)
T. ROWE TO INTRODUCE FUND SUPERMARKET ON WEB SITE
Financial Net News, v2, n28, pN/A
July 21, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 299

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
T. Rowe Price is planning to **open** a new **mutual fund** supermarket on its **Web** site by the first quarter. **Customers** will be able to trade over 700 no-load mutual funds from 50 fund families...

8/3,K/90 (Item 9 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03640053 Supplier Number: 47838684 (USE FORMAT 7 FOR FULLTEXT)
FIDELITY INVESTMENTS: Fidelity launches redesigned UK web sites
M2 Presswire, pN/A
July 16, 1997
Language: English Record Type: Fulltext

Document Type: Newswire; Trade
Word Count: 606

... Investments, commented: "Fidelity was the first mutual fund company to establish a site on the Internet. We are continually improving the way we communicate with our investors, financial advisers and our corporate and institutional clients. Our customers invest in many different ways and have different needs. With Fidelity they can access one..."

8/3,K/91 (Item 10 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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03511491 Supplier Number: 47250304 (USE FORMAT 7 FOR FULLTEXT)
JANUS PLANS TO OFFER TRANSACTIONS...
Financial Net News, v2, n12, pN/A
March 31, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 273

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...is planning to add transactions to its Web site by the end of the year. **Customers** will be able to buy and sell **mutual fund** shares and possibly **open** new accounts, said Mark Cohen, **electronic** marketing manager. Janus has been testing the on-line transaction system of DST Systems, its transfer agent, which allows **customers** to buy and sell shares, Cohen said. it is difficult to give customers the ability...

8/3,K/92 (Item 11 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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03420654 Supplier Number: 47042778 (USE FORMAT 7 FOR FULLTEXT)
Schwab Opens Mutual Fund Web Site 01/16/97
Newsbytes, pN/A
Jan 16, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 480

... features secure transactions for safety while trading online. For those who might be interested in **opening** a Schwab account to trade **mutual funds**, the company offers a demo area where Net **users** can enter and execute simulated trades, Gordon said.
Mutual fund information was presented at Schwab...

8/3,K/93 (Item 12 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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03420640 Supplier Number: 47042764 (USE FORMAT 7 FOR FULLTEXT)
Newsbytes Daily Summary 01/16/97
Newsbytes, pN/A
Jan 16, 1997
Language: English Record Type: Fulltext

Document Type: Newswire; General Trade
Word Count: 3536

... Bob Woods. More lawsuits have come to light against America Online [NYSE:AOL], as its **users** continue to face busy signals and lackluster performance during peak evening hours.

62) Schwab **Opens Mutual Fund Web Site** -- By Bob Woods. Charles Schwab & Co. [NYSE:SCH] said it is opening a dedicated...

8/3,K/94 (Item 13 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03377991 Supplier Number: 46948439 (USE FORMAT 7 FOR FULLTEXT)

SECURITY FIRST: Security First & Vertigo join forces to create virtual financial advisor for net banking

M2 Presswire, pN/A
Dec 5, 1996

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1410

... personal financial resources through their financial institutions' customized website or home page. At their convenience, **customers** can pay bills **electronically**, transfer money between accounts, manage their credit card accounts, **open demand deposit** accounts (DDA), view consolidated financial statements and more. Future releases within the VFM suite will...

8/3,K/95 (Item 14 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03132787 Supplier Number: 46411432 (USE FORMAT 7 FOR FULLTEXT)

Coopers Releases Fund Internet Study
Bank Mutual Fund Report, v9, n211, pN/A
May 27, 1996

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 269

... financial institutions interested in on-line marketing strategies. She said interviews for the study reached **investors** two ways: via the Internet and through telephone surveys. The **Internet users** need not be active **mutual fund investors**, she said, an **open** approach to the survey which provided some interesting and somewhat unexpected results.

Despite the unprecedented...

8/3,K/96 (Item 15 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01964281 Supplier Number: 43493461 (USE FORMAT 7 FOR FULLTEXT)

DATA IN ON PIONEER'S 'SIMPLE 'N' CHEAP' SCREENPHONE BANKING

Enhanced Services Outlook, v5, n12, pN/A
Dec, 1992

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade
Word Count: 540

... them because they're trying to justify their fees."

For now, the real value for **customers** using screenphones lies in banking, Stewart argues. Online Resources plans to continue to focus on **on - line** banking and possibly branch out to **mutual funds** and brokerage services. After **establishing** that niche, **Online** Resources may consider migrating **users** to new areas of services, she said, such as the catalog shopping offered by US...

8/3, K/97 (Item 16 from file: 636)
DIALOG(R) File 636: Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01800769 Supplier Number: 43029295 (USE FORMAT 7 FOR FULLTEXT)

CYBERSPACE COMES TO MUTUAL FUNDS IN NEXT WAVE OF 'HOME BANKING'

Bank Mutual Fund Report, v2, n11, pN/A

May 31, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 757

... He also commented that the deals were too close to talk about them. Security and **customer** suitability are two major concerns in any **mutual fund** sale, particularly in the wide- **open on - line** world. Though the NETworth system promises to allow money transfers, Fresca said the security issue...

Set Items Description
S1 180 AU=(ROSE K? OR ROSE, K? OR RILEY K? OR RILEY, K? OR KAPLAN
C? OR KAPLAN, C?)
S2 1548 MUTUAL()FUND? ? OR DEMAND()DEPOSIT? OR FINANCIAL()ACCOUNT?
?
S3 771852 INVESTING OR INVESTMENT OR INVEST? ? OR OPEN? OR FUNDING OR
SUBSCRIBING OR SUBSCRIPTION OR SUBSCRIBES
S4 738216 ONLINE OR ON()LINE OR INTERNET OR INTRANET? OR NETWORK? ? -
OR SERVER? ? OR WEB? OR PORTAL? OR WWW OR CYBER? OR ELECTRONI-
C? OR AUTOMATE? ?
S5 601545 CONSUMER? OR CUSTOMER? OR CLIENT? OR BUYER? OR PURCHASER? -
OR USER? OR PEOPLE OR INVESTOR? OR PARTY OR PERSON? ? OR SUBS-
CRIPTER?
S6 42 S2(5N)S3(5N)S4
S7 30 S6 AND IC=G06F-017/60
? show file
File 348:EUROPEAN PATENTS 1978-2005/Apr W03
(c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050428, UT=20050421
(c) 2005 WIPO/Univentio

7/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01826576

A technique for identifying probable billers of a consumer
Verfahren zur Identifikation eines mutmasslichen Rechnungsausstellers fur
einen Verbraucher
Technique d'identification d'emetteurs probables de factures pour un
consommateur

PATENT ASSIGNEE:

CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross,
Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Kozee, Casey W., 1041 Eagles Ridge Court, Lawrenceville GA 30043, (US)
Bemis, Teri W., 2250 Turtle Club Drive, Marietta GA 30066, (US)
McMichael, William R., 5140 Apple Grove Court, Cummings GA 30040, (US)

LEGAL REPRESENTATIVE:

Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora
Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1486898 A1 041215 (Basic)

APPLICATION (CC, No, Date): EP 2004006977 040323;

PRIORITY (CC, No, Date): US 397834 030327

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 76

NOTE:

Figure number on first page: 6

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200451	1626
SPEC A	(English)	200451	43960
Total word count - document A			45586
Total word count - document B			0
Total word count - documents A + B			45586

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION need exists for an efficient enrollment and activation
technique in the Biller Direct model of electronic billing and payment.

Typically a funding account is a demand deposit account (DDA)
which can be debited via the Federal Reserve's Automated Clearinghouse
(ACH). Deposit...

7/3,K/2 (Item 2 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01790995

A reduced communication technique for matching electronic billers and
consumers

Eine reduzierte Kommunikationstechnik zum Abgleich von Kunden mit
Rechnungssteller

Une technique de communication reduite afin d'apparier ceux qui facturent

avec les consommateurs

PATENT ASSIGNEE:

CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross, Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

McMichael, William R., 5140 Apple Grove Court, Cummings GA 30040, (US)
Kozee, Casey W., 1041 Eagles Ridge Court, Lawrenceville GA 30043, (US)

LEGAL REPRESENTATIVE:

Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora
Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1463012 A2 040929 (Basic)
EP 1463012 A2 040929
EP 1463012 A3 050413

APPLICATION (CC, No, Date): EP 2004006976 040323;

PRIORITY (CC, No, Date): US 397836 030327

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 6

LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200440	1961
SPEC A	(English)	200440	45010
Total word count - document A			46971
Total word count - document B			0
Total word count - documents A + B			46971

... INTERNATIONAL PATENT CLASS: G06F-017/60

... SPECIFICATION need exists for an efficient enrollment and activation
technique in the Biller Direct model of electronic billing and payment.

Typically a funding account is a demand deposit account (DDA)
which can be debited via the Federal Reserve's Automated Clearinghouse
(ACH). Deposit...

7/3,K/3 (Item 3 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2005 European Patent Office. All rts. reserv.

01341833

SYSTEM AND METHOD OF ELECTRONIC TRANSACTION

SYSTEM UND VERFAHREN FUR ELEKTRONISCHE TRANSAKTIONEN

SYSTEME ET PROCEDE DE TRANSACTIONS FINANCIERES ELECTRONIQUES

PATENT ASSIGNEE:

Lee, Kuan-Lin, (3409670), 4F., 28 Kuang-Hua First Street, Hsinchu, Taiwan
300, (CN), (Applicant designated States: all)

Appleton, Jack, (3409690), 5121 Westpark Drive, 102, Los Angeles, CA
91601, (US), (Applicant designated States: all)

INVENTOR:

LEE, Kuan-Lin, 50-9, Chuan-Shiun St., Changhua, Taiwan, (CN)

APPLETON, Jack, 5121 Westpark Drive, 102, Los Angeles, CA 91601, (US)

WU, Chen-Sheng, 4F., 28 Kuang-Hua First Street, Hsinchu, Taiwan 300, (CN)

KUO, Chun-Hsien, 4F., 28 Kuang-Hua First Street, Hsinchu Taiwan 300, (CN)

LEGAL REPRESENTATIVE:

Vigars, Christopher Ian (86131), Haseltine Lake & Co., Imperial House,
15-19 Kingsway, London WC2B 6UD, (GB)

PATENT (CC, No, Kind, Date): EP 1274028 A1 030108 (Basic)
WO 2001061578 010823

APPLICATION (CC, No, Date): EP 2001905584 010122; WO 2001CN96 010122

PRIORITY (CC, No, Date): CN 100771 000203

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 154

NOTE:

Figure number on first page: 1A

LANGUAGE (Publication, Procedural, Application): English; English;
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200302	2155
SPEC A	(English)	200302	3507
Total word count - document A			5662
Total word count - document B			0
Total word count - documents A + B			5662

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION the user end 11.

Figure 1B shows the user end 11 entering the commercial trading **server** 15 to apply for a **financial account** from the **electronic** system for **opening** accounts, which comprises a user end 11, a digital mobile communication device 13 and a...

7/3,K/4 (Item 4 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01290330

SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS
SYSTEM UND VERFAHREN ZUR TRENNUNG VON UBERWEISUNGEN UND VERTEILUNG VON TEILEN EINER GELDSUMME AUF MEHRERE INVESTITIONSGUTER
SYSTEME ET PROCEDE PERMETTANT DE DIVISER UN VERSEMENT ET DE REPARTIR UNE PARTIE DES FONDS ENTRE PLUSIEURS PRODUITS D'INVESTISSEMENT
PATENT ASSIGNEE:

American Express Company, (3303240), American Express Tower, World Financial Center, New York City, NY 10285-4900, (US), (Proprietor
designated states: all)

INVENTOR:

CRANE, Suzanne, P., 5249 Pennsylvania Avenue N, New Hope, MN 55428, (US)
PRAIRIE, Joan, 2715 West 28th Street, Minneapolis, MN 55416, (US)
SCHLEGEL, Bonnie, 543 84th Circle NW, Coon Rapids, MN 55333, (US)
SHEIRE, Marcus, 1540 Osceola Avenue, St. Paul, MN 55105, (US)
SWEAZY, Mark, D., 15201 Crown Drive, Minnetonka, Minnesota 55345, (US)

LEGAL REPRESENTATIVE:

Hanna, Peter William Derek et al (72343), Hanna, Moore & Curley, 11 Mesnil Road, Dublin 4, (IE)

PATENT (CC, No, Kind, Date): EP 1222596 A1 020717 (Basic)
EP 1222596 B1 031203
WO 2001027827 010419

APPLICATION (CC, No, Date): EP 2000968416 000926; WO 2000US26440 000926

PRIORITY (CC, No, Date): US 415632 991012
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10
ABSTRACT WORD COUNT: 7920

NOTE:

No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200349	603
CLAIMS B	(German)	200349	558
CLAIMS B	(French)	200349	822
SPEC B	(English)	200349	6855
Total word count - document A			0
Total word count - document B			8838
Total word count - documents A + B			8838

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION orders is executed in any appropriate manner for transferring the information including manual reporting, facsimile, electronic reporting or other suitable mode of transmission. Moreover, in an alternative embodiment, the aforementioned functions for providing reports, obtaining investment product information, or writing orders can be accomplished by any third party business unit such ...

...statements, incorporate tax reporting summaries and suggestions, generate refund checks, reconcile money transfer amounts, process investment product withdrawals, wire transfer money and /or redeem mutual fund shares. Additionally, the system may provide manual or automatic services for managing client inquiries and...

7/3,K/5 (Item 5 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

00877132

Electronic-monetary system

Elektronisches Geldüberweisungssystem

Système monétaire électronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th. Street, Apt. 7A, New York, New York
10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 803827 A2 971029 (Basic)
EP 803827 A3 991229

APPLICATION (CC, No, Date): EP 97105390 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10

ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9710W4	597
SPEC A	(English)	9710W4	26579
Total word count - document A			27176
Total word count - document B			0
Total word count - documents A + B			27176

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT financial institutions that are coupled to a money generator device for generating and issuing to **subscribing** customers **electronic** currency backed by **demand deposits** **electronic** credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality...

7/3,K/6 (Item 6 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00855031

Electronic-monetary System

Elektronisches Gelduberweisungssystem

Système monétaire électronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th. Street, Apt. 7A, New York, New York
10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 788066 A2 970806 (Basic)
EP 788066 A3 990825

APPLICATION (CC, No, Date): EP 97105388 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10

ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9708W1	341
SPEC. A	(English)	9708W1	26559
Total word count - document A			26900
Total word count - document B			0

Total word count - documents A + B 26900

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT financial institutions that are coupled to a money generator device for generating and issuing to **subscribing** customers **electronic** currency backed by **demand deposits** **electronic** credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality...

7/3,K/7 (Item 7 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS
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00851865

Electronic-monetary system

Elektronisches Geldüberweisungssystem

Système monétaire électronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th Street, Apt. 7A, New York, New York
10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 785518 A2 970723 (Basic)
EP 785518 A3 991229

APPLICATION (CC, No, Date): EP 97105389 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10

ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9707W4	327
SPEC A	(English)	9707W4	26554
Total word count - document A			26881
Total word count - document B			0
Total word count - documents A + B			26881

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT financial institutions that are coupled to a money generator device for generating and issuing to **subscribing** customers **electronic** currency backed by **demand deposits** **electronic** credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality...

7/3,K/8 (Item 8 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS
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00851864

Electronic-monetary system
Elektronisches Geldüberweisungssystem
Système monetaire électronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th. Street Apt. 7A, New York, New York
10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 785517 A2 970723 (Basic)
EP 785517 A3 990818

APPLICATION (CC, No, Date): EP 97105387 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; G07F-019/00

ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9707W4	382
SPEC A	(English)	9707W4	26556
Total word count - document A			26938
Total word count - document B			0
Total word count - documents A + B			26938

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT financial institutions that are coupled to a money generator device for generating and issuing to **subscribing** customers **electronic** currency backed by **demand deposits** **electronic** credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality...

7/3,K/9 (Item 9 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

00851863

Electronic-monetary system
Elektronisches Geldüberweisungssystem
Système monetaire électronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th. Street, Apt. 7A, New York, New York 10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn, London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 785516 A2 970723 (Basic)
EP 785516 A3 990804

APPLICATION (CC, No, Date): EP 97105386 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):
EP 542298 (EP 921194619)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; G07F-019/00

ABSTRACT WORD COUNT: 162

LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9707W4	809
SPEC A	(English)	9707W4	26565
Total word count - document A			27374
Total word count - document B			0
Total word count - documents A + B			27374

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT financial institutions that are coupled to a money generator device for generating and issuing to **subscribing** customers **electronic** currency backed by **demand deposits** **electronic** credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality...

7/3,K/10 (Item 10 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

00851862
Electronic-monetary system
Elektronisches Gelduberweisungssystem
Système monétaire électronique

PATENT ASSIGNEE:
CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:
Rosen, Sholom Shea, 10 West 86th. Street, Apt. 7A, New York, New York 10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn, London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 785515 A2 970723 (Basic)
EP 785515 A3 990811

APPLICATION (CC, No, Date): EP 97105385 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):
EP 542298 (EP 921194619)

RELATED DIVISIONAL NUMBER(S) - PN (AN):
EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; G07F-019/00
ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9707W4	1351
SPEC A	(English)	9707W4	26675
Total word count - document A			28026
Total word count - document B			0
Total word count - documents A + B			28026

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT financial institutions that are coupled to a money generator device for generating and issuing to **subscribing** customers **electronic** currency backed by **demand deposits** **electronic** credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality...

7/3,K/11 (Item 11 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00529922

Electronic monetary system

Elektronisches Zahlungsverkehrssystem

Système fiduciaire électronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (applicant designated states:

AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Rosen, Sholom S., 10 West 86th Street, Apt. 7A, NY-New York 10024, (US)
LEGAL REPRESENTATIVE:

Molyneaux, Martyn William et al (34016), c/o Ladas & Parry, 52-54 High
Holborn, London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 542298 A2 930519 (Basic)
EP 542298 A3 941123
EP 542298 B1 980422

APPLICATION (CC, No, Date): EP 92119461 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10

ABSTRACT WORD COUNT: 168

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9817	3790
CLAIMS B	(German)	9817	3761
CLAIMS B	(French)	9817	4399
SPEC B	(English)	9817	27896
Total word count - document A			0
Total word count - document B			39846
Total word count - documents A + B			39846

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT financial institutions that are coupled to a money generator device for generating and issuing to **subscribing** customers **electronic** currency backed by **demand deposits** **electronic** credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality...

...SPECIFICATION financial institutions that are coupled to a money generator device for generating and issuing to **subscribing** customers **electronic** money including **electronic** currency backed by **demand deposits** and **electronic** credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality...

7/3,K/12 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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01128481 **Image available**

DATA-HANDLING, BUSINESS SYSTEMS AND GAMES
SYSTEME ET JEUX D'AFFAIRES TRAITANT DES DONNEES

Patent Applicant/Inventor:

CHANDRAKUMAR Apputhurai, 19 Falcon Way, Kenton HA3 0TW, GB, GB
(Residence), LK (Nationality)

KULARAJAN Kulananthan, 19 Lulworth Close, Rayner's Lane, Harrow HA2 9NR,
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Legal Representative:

DEAN Michael Brian (agent), c/o M. Dean, 37 Glanleam Road, Stanmore HA7
4NW, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200451528 A2 20040617 (WO 0451528)

Application: WO 2003GB4998 20031110 (PCT/WO GB03004998)

Priority Application: GB 200228165 20021203

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO
CR CU CZ (utility model) CZ DE (utility model) DE DK (utility model) DK
DM DZ EC EE (utility model) EE EG ES FI (utility model) FI GB GD GE GH GM
HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN
MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK (utility model) SK
SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21857

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... subscription occasions.

- the data-handling means are adapted to render a direct debit to said **financial account** in respect of a **subscription** occasion for the **electronic** site.

- the data-handling means are adapted, in conjunction with the data-handling means of...of subscription occasions.

35 - Means 46 are adapted to render a direct debit to said **financial account** in respect of a **subscription** occasion for the **electronic** site.

- Means 46 are adapted, in conjunction with the data-handling means of the **financial**...

Claim

... 49 Means as claimed in claim 48, adapted to render a direct debit to said **financial account** in respect of a **subscription** occasion for the **electronic** site.

50 Means as claimed in claim 49, adapted, in conjunction with the data-handling...

7/3,K/13 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01085949 **Image available**

INVESTMENT SYSTEM

SYSTEME D'INVESTISSEMENT

Patent Applicant/Assignee:

AUMAXX PTE LTD, 20 Havelock Road, #02-23/24/25, Central Square, Singapore 059765, SG, SG (Residence), SG (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LIM Chee Yong, c/o Vivian Ng, 7 Lorong Lew Lian #11-136, Singapore 531007, SG, SG (Residence), SG (Nationality), (Designated only for: US)

Legal Representative:

ALBAN TAY MAHTANI & DE SILVA (agent), 39 Robinson Road #07-01, Robinson Point, Singapore 068911, SG,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200408363 A1 20040122 (WO 0408363)

Application: WO 2002SG150 20020702 (PCT/WO SG02000150)

Priority Application: WO 2002SG150 20020702

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3147

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Each investment may be in one or more of an index of funds, unit trust, mutual fund, managed fund and investment-linked policy. There may be a plurality of servers, all data being sent to all servers by the master-computing device. Each client-computing...

7/3,K/14 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01055638 **Image available**

METHOD OF CHARITABLE GIVING/INVESTING

OEUVRES DE BIENFAISANCE : SYSTEME DE DONS/INVESTISSEMENTS

Patent Applicant/Assignee:

G LLC, 4333 Greenwood Drive, Des Moines, IA 50312, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

CANNEY Michael L, 4333 Greenwood Drive, Des Moines, IA 50312, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HARTUNG Kirk M (agent), McKee, Voorhees & Sease, P.L.C., Suite 3200, 801 Grand Avenue, Des Moines, IA 50309-2721, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200385575 A1 20031016 (WO 0385575)

Application: WO 2002US10641 20020404 (PCT/WO US0210641)

Priority Application: WO 2002US10641 20020404

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3382

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the responses. The donor can also be introduced to this charitable giving/investing over the Internet. The donor can also use the Internet to invest in the charitable giving mutual fund or other charitable giving investments. The donor can access both his/her charitable giving investment...

7/3,K/15 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

01012865 **Image available**
METHOD AND APPARATUS FOR CREATING INVESTMENT ADVICE MARKETPLACE AND FOR PROVIDING INVESTMENT ADVICE TO MULTIPLE INVESTORS
PROCEDE ET APPAREIL POUR CREER UN MARCHE DE CONSEILS EN INVESTISSEMENT ET POUR FOURNIR DES CONSEILS EN INVESTISSEMENT A PLUSIEURS INVESTISSEURS

Patent Applicant/Assignee:

FOLIOFN INC, 8000 Towers Crescent Drive, 16th Floor, Vienna, VA 22182, US
, US (Residence), US (Nationality)

Inventor(s):

WALLMAN Steven M H, 9332 Ramey Lane, Great Falls, VA 22066-2025, US,

Legal Representative:

FORTKORT Michael P (agent), Mayer Fortkort & Williams, PC, 251 North Avenue West, 2nd Floor, Westfield, NJ 07090, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200342794 A2-A3 20030522 (WO 0342794)

Application: WO 2002US36839 20021115 (PCT/WO US0236839)

Priority Application: US 2001332348 20011115; US 2001332351 20011115

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21290

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... individual stocks in a non-diversified portfolio, hence they inherently have the same disadvantages that **mutual funds** have or **investing** in a non-diversified portfolio. Moreover, these **automated investment** advisers do not enable one to create, manage, and trade a portfolio of directly owned...

7/3,K/16 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01011857 **Image available**

FINANCIAL FUNDING SYSTEM AND METHODS
SYSTEME ET PROCEDES DE FINANCEMENT

Patent Applicant/Assignee:

BANK RHODE ISLAND, One Turks Head Place, Providence, RI 02903, US, US
(Residence), US (Nationality), (For all designated states except: US)

Inventor(s):

HANRATTY Patricia, 225 Bay Point Road, Swansea, MA 02777, US,

Patent Applicant/Inventor:

HANRATTY Patricia, 225 Bay Point Road, Swansea, MA 02777, US, US

(Residence), US (Nationality), (Designated only for: US)
Legal Representative:
MEHLER Raymond M , (et al) (agent), Cook, Alex, McFarron, Manzo, Cummings & Mehler, 200 West Adams Street, Suite 2850, Chicago, IL 60606, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200340877 A2-A3 20030515 (WO 0340877)
Application: WO 2002US35195 20021101 (PCT/WO US2002035195)
Priority Application: US 2001336228 20011102
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 20849

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

English Abstract

A financial funding system (100) facilitates **internet funding** by a parent (102) of a plurality of **financial accounts** for a university student (104) to meet expense items like tuition, meals, and the like...

Claim

A financial **funding** system to facilitate **funding** by a parent of a plurality of **financial accounts** set up for a student, wherein said parent communicates with said financial **funding** system via the **internet**, said system comprising:
a client presentation layer to communicate via the **internet** with said parent...at different universities.

8 A method of facilitating a parent to fund a plurality of **financial accounts** in a financial **funding** system, said parent in communication with said financial **funding** system via the **internet**, said method comprising the steps of:
-Go
receiving communications from said parent via the **internet**;

7/3,K/17 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00939226 **Image available**
ONLINE TRADING SYSTEM HAVING REAL-TIME ACCOUNT OPENING
SYSTEME COMMERCIAL EN LIGNE DOTE D'UNE OUVERTURE DE COMPTE EN TEMPS REEL
Patent Applicant/Assignee:

E*TRADE GROUP INC, 4500 Bohannon Drive, Menlo Park, CA 94025, US, US
(Residence), US (Nationality)

Inventor(s):

GREENE David, 1818 Church Street, San Francisco, CA 94131, US,
MIERZWA Dennis, 570 Dover Drive, Walnut Creek, CA 94598, US,
ABUKHATER Ayman, 22066 Hibiscus Drive, Cupertino, CA 95014, US,
SIEVERT Michael, 17705 Vista Avenue, Monte Sereno, CA 95030, US,

Legal Representative:

HEIM Michael F (et al) (agent), Conley, Rose & Tyon, P.C., Suite 1800,
600 Travis Street, Houston, TX 77002-2912, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273350 A2-A3 20020919 (WO 0273350)

Application: WO 2002US7149 20020308 (PCT/WO US0207149)

Priority Application: US 2001802701 20010309

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6105

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... of claim 7, wherein the real-time account opening process further
includes:
after securing said **online** agreement, obtaining **funding** information
relating to a
financial account;
automatically initiating a transfer of funds from said financial account;
and
updating said new record...

7/3,K/18 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00907106 **Image available**

METHOD OF SELLING GOODS IN AN ELECTRONIC COMMERCIAL TRADE
TECHNIQUE DE VENTE DE MARCHANDISES DANS UN CYBERCOMMERCE

Patent Applicant/Assignee:

49OK INC, 3Floor, Hyun Woo Building, 459-5, Dogok-dong, Kangnam-gu, Seoul
135-855, KR, KR (Residence), KR (Nationality), (For all designated
states except: US)

Patent Applicant/Inventor:

KIM Moon-Su, 1220-706 Gocheongjugong Apt., 110, Haan-dong, Kwa,
Kwangmyoung-shi, Kyunggi-do 423-060, KR, KR (Residence), KR
(Nationality), (Designated only for: US)

HWANG Byeong-Do, 102-406 Hyundai Apt., Gil-dong, Kangdong-gu, Seoul
134-010, KR, KR (Residence), KR (Nationality), (Designated only for:

US)

Legal Representative:

PARK Kyungwan (et al) (agent), #615, KCAT Bldg., 159-6, Samsung-Dong,
Gangnam-Gu, Seoul 135-728, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241212 A1 20020523 (WO 0241212)

Application: WO 2001KR540 20010330 (PCT/WO KR0100540)

Priority Application: KR 200068770 20001118

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 31953

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... the present invention, refund method varies depending on kinds of financial article (fixed term savings, mutual funds, insurance) the purchaser selected.

Financial agency 11 12 sends member ID, open financial account number, deposited refund amount, deposit date, and payout date to business server system 1101 of the trading company. The business server system receives the result and records...the present invention, refund method varies depending on kinds of financial article (fixed term savings, mutual funds, insurance) the purchaser selected.

Financial agency 2112 sends member ID, open financial account number, deposited refund amount, deposit date, and payout date to business server system 2101 of the trading company. The business server system receives the result and records...the present invention, refund method varies depending on kinds of financial article (fixed term savings, mutual funds, insurance) the purchaser selected.

Financial agency 2112 sends member ID, open financial account number, deposited refund amount, deposit date, and payout date to business server system 2101 of the trading company. The business server system receives the result and records...

7/3,K/19 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00894458

E-COMMERCE RETIREMENT PLAN WITH INDIVIDUAL ACCESS TO INVESTMENTS

**PLAN DE RETRAITE FONDE SUR LE COMMERCE ELECTRONIQUE AVEC ACCES INDIVIDUEL
AUX PLACEMENTS**

Inventor(s):

GUPTA Manish, 18102 Burbank Blvd, Unit 1-A, Tarzana, CA 91356, US,
Patent Applicant/Inventor:

GILBERT James A, Suite 729, 10600 Wilshire Blvd., Los Angeles, CA 90024,
US, US (Residence),

Legal Representative:

CONNORS Matthew E (et al) (agent), Samuels, Gauthier & Stevens, LLP,
Suite 3300, 225 Franklin Street, Boston, MA 02110, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227596 A2 20020404 (WO 0227596)

Application: WO 2001US18184 20010605 (PCT/WO US0118184)

Priority Application: US 2000671365 20000928

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11620

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... by portfolio stored in the program cross-referenced with current
portfolio values as reported via
electronic download by the various **mutual fund investment**
companies. The
program has a unique, custom designed interface which scans the mass of
downloaded...

Claim

... employer computer
storage;
one or more investment systems, said investment systems accessible across
said computer **networks**, said **investment** systems comprising one or
more of available investments including: **mutual funds**, stocks, bonds
or self-directed brokerage accounts 1 1 and used as options for
investment...

...said employer modified implementation comprising individual participant
investment information; one or more investment systems, said **investment**
systems accessible across computer **networks**, said investments
comprising one or more of **mutual funds**, stocks, bonds, or
self-directed brokerage accounts and used as options for individual
participant investment...

7/3, K/20 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00893452 **Image available**
COMMUNICATION NETWORK BASED SYSTEM AND METHOD FOR AUCTIONING SHARES ON AN INVESTMENT PRODUCT
SYSTEME FONDE SUR UN RESEAU DE COMMUNICATION ET PROCEDE PERMETTANT LA VENTE AUX ENCHERES D'ACTIONS D'UN PRODUIT D'INVESTISSEMENT

Patent Applicant/Inventor:

PODSIADLO Eugene Lawrence, 301 North Harrison Street, Suite 185,
Princeton, NJ 08540, US, US (Residence), US (Nationality)

Legal Representative:

MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227598 A1 20020404 (WO 0227598)
Application: WO 2001US29517 20010921 (PCT/WO US0129517)
Priority Application: US 2000668547 20000925

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7893

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... server system that includes a web site that bidders may access remotely via a communications **network**, such as the **Internet**. The **web** site provides information about the **mutual funds** that are **open** for auction and receives bids on the shares of those **mutual funds** at a discount to the current net asset value. At the conclusion of the auction
...

7/3,K/21 (Item 10 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00833783 **Image available**

METHOD OF PURCHASING AND PAYING FOR GOODS AND SERVICES ON THE INTERNET
PROCEDE D'ACHAT ET DE PAIEMENT DE BIENS ET DE SERVICES SUR INTERNET

Patent Applicant/Inventor:

ZHANG Dong, 3111 Doral Court, Ellicott City, MD 21042, US, US (Residence), US (Nationality)

TSE Kenneth, 1494 Powells Tavern Place, Herndon, VA 20170, US, US (Residence), US (Nationality)

Legal Representative:

LITMAN Richard C (agent), Litman Law Offices, Ltd., Crystal City Station, P.O. Box 15035, Arlington, VA 22215-0035, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167336 A1 20010913 (WO 0167336)
Application: WO 2000US9535 20000411 (PCT/WO US0009535)
Priority Application: US 2000521456 20000308

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2376

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... used by

consumers purchasing and paying for goods and services from merchants on the **Internet**. The method 90 comprises the steps of the consumer **opening** a **financial account** with a financial institution of his choice 100, the consumer and the financial institution...:

Claim

... identifier used by consumers purchasing and paying for goods and services from merchants on the **Internet**, comprising the steps of:
the consumer **opening** a **financial account** with a financial institution of his choice;
the consumer and the financial institution agreeing on...

7/3,K/22 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00829943 **Image available**

MUTUAL FUND CARD METHOD AND SYSTEM

PROCEDE ET SYSTEME DE CARTE DE FONDS MUTUEL

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

SULLIVAN Kevin, 918 Blackshire Road, Wilmington, DE 19805, US,

Legal Representative:

SCOTT Thomas J (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163519 A1 20010830 (WO 0163519)
Application: WO 2001US5458 20010222 (PCT/WO US0105458)

Priority Application: US 2000511362 20000223

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6571

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... from the card issuer to the investment account provider to be credited against the benefiting **investment** account. Preferably the **investment** account is a **mutual fund** account. In a related embodiment, the invention provides for **investment** account provider 105 to process **electronic** transfers (such as automated clearing house drafts) from card issuer system 100 for each approved...

7/3,K/23 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00828047 **Image available**

SYSTEM FOR PROVIDING FINANCIAL SERVICES
SYSTEME DE FOURNITURE DE SERVICES FINANCIERS

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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US (Nationality), (Designated only for: US)

HUMMELBERG David, 20 Pheasant Run Drive, Basking Ridge, NJ 07920, US, US
(Residence), US (Nationality), (Designated only for: US)

FAHEY Kathleen, 463 Cove Road, Unit #6, Stamford, CT 06902, US, US
(Residence), US (Nationality), (Designated only for: US)

DISTAULO Mark, 55 Bently Avenue, Jersey City, NJ 07304, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BROWN RAYSMAN MILLSTEIN FELER & STEINER LLP (agent), 900 Third Avenue,
New York, NY 10022-4728, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161590 A2 20010823 (WO 0161590)

Application: WO 2001US1884 20010117 (PCT/WO US0101884)

Priority Application: US 2000182364 20000214; US 2000696693 20001025

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9354

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 23

FIG. 9 shows product and investment applications such as a proprietary browser-based information **network** (e.g., InfoNet), MUNI, money market funds, **mutual funds**, taxable fixed income, unit trust, broker order entry, **investment** consulting software, a **mutual fund** performance and selection tool (e.g., PaineWebber HySales), portfolio management daily download, and syndicate investment...

7/3,K/24 (Item 13 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00826124 **Image available**

PARTICIPANT CONTROLLED MUTUAL FUND

FONDS COMMUN DE PLACEMENT GERE PAR SES ACTIONNAIRES

Patent Applicant/Assignee:

IPS ADVISORY INC, 1225 Weisgarber Road, Suite S-380, Knoxville, TN 37909,
US, US (Residence), US (Nationality)

Inventor(s):

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LOEST Robert A, 124 S. Gay Street, Knoxville, TN 37902, US,

Legal Representative:

PRATT John S (et al) (agent), Kilpatrick Stockton LLP, 1100 Peachtree
Street, Suite 2800, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159665 A1 20010816 (WO 0159665)

Application: WO 2001US4196 20010209 (PCT/WO US0104196)

Priority Application: US 2000181580 20000210; US 2000221255 20000727

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 8841

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

Detailed Description

... be achieved by creating a list of securities that will be automatically rejected by the **Web** site whenever they are nominated);
3) interpreting, whenever necessary, the **mutual fund's investment** objectives and strategies as stated in the prospectus;
4) alerting participants when a sector is...

7/3,K/25 (Item 14 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00809403 **Image available**

AUTOMATED INVESTMENT ADVISORY SOFTWARE AND METHOD
LOGICIEL DE CONSEIL AUTOMATISE EN MATIERE D'INVESTISSEMENT ET PROCEDE
CORRESPONDANT

Patent Applicant/Assignee:

OPTIMIZEUSA COM, Suite 706, 9100 South Dadeland Boulevard, Miami, FL 33156, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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WEISS Eric, 6400 Southwest 107th Street, Miami, FL 33156, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

ULRICH Lisa J (et al) (agent), Darby & Darby P.C., 805 Third Avenue, New York, NY 10022-7513, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200143037 A1 20010614 (WO 0143037)
Application: WO 2000US33740 20001213 (PCT/WO US0033740)
Priority Application: US 99170365 19991213

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004).

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9312

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

Detailed Description

... implemented

investment advisory system and method to assist a variety of financial intermediaries (i.e. **investment** advisors, securities brokers, **web** -based providers of financial advice, **mutual fund** companies, banks etc.), collectively referred to us "advisors," in delivering personalized **investment** advisory services to individual and institutional investors.

A first embodiment of the present invention is...of investment advisory assistants.

Some financial intermediaries 210 can include, but are not limited to **investment** advisors, securities brokers, **web** -based financial advisors, **mutual fund** companies, and banks. In addition, financial intermediaries 210 can include feeds from news services and...

7/3,K/26 (Item 15 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00806456 **Image available**

**METHOD AND APPARATUS FOR PROVIDING ONLINE FINANCIAL ACCOUNT SERVICES
PROCEDE ET APPAREIL POUR FOURNIR DES SERVICES DE COMPTES FINANCIERS EN
LIGNE**

Patent Applicant/Assignee:

EFUNDS CORPORATION, 400 W. Deluxe Parkway, Milwaukee, WI 53212, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

HILL Bob, 15819 28th Drive N.E., Mill Creek, WA 98012, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WOLFE Sheldon L (agent), Michael Best & Friedrich LLP, 100 East Wisconsin Avenue, Milwaukee, WI 53202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139589 A2-A3 20010607 (WO 0139589)

Application: WO 2000US42416 20001130 (PCT/WO US0042416)

Priority Application: US 99168272 19991201; US 99168276 19991201; US 99168273 19991201; US 2000209476 20000605; US 2000209446 20000605

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6077

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

...The system and method provide the ability to perform real-time or near real-time **demand deposit** account **openings** through the **Internet**, to **automate funding** of the account products chosen by the customer, and for fulfillment support of the account...

Detailed Description

... incorporated herein by reference.

FIELD OF THE INVENTION

The invention relates to the provision of **financial account** services over the **Internet** and, particularly, to a method and apparatus for **opening demand deposit** accounts via the **Internet**.

BACKGROUND OF THE INVENTION

In the usual course of **opening** a **financial account**, and particularly a **demand deposit** account, a consumer currently needs to physically visit the bank, savings and loan, or credit...

...The system and method provide the ability to perform real-time or near real-time **demand deposit** account **openings** through the **Internet**. The **Internet** is used first to attract potential customers to the financial institution's site, where the...and other services offered by the financial institution IO.

A potential customer 20 interested in **opening** a **demand deposit** account **electronically** accesses the financial institution **web** site and provides data to the financial institution IO via the first interface 40. Because...application or form 150 to be completed 155 by a potential customer 20 interested in **opening** a **demand deposit** account. The **online** form 150 is designed to elicit customer data sufficient to primarily evaluate whether to offer...

Claim

... **demand deposit** account application to the remote customer for the customer to complete.

15 An **automated** system for remotely **opening** a **demand deposit** account with a financial institution, the system comprising: an **automated** computer-based program...

...22 The system of claim 15, further comprising a computer for hosting a remotely accessible **demand deposit** account application accessible to the customer.

23 An **automated** system for remotely **opening** a **demand deposit** account with a financial institution, the system comprising: an **automated** computer-based program stored in the system to assess the risk of accepting a customer...

7/3,K/27 (Item 16 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00797920 **Image available**

**INTERACTIVE PORTFOLIO MANAGEMENT SYSTEM
SYSTEME DE GESTION DE PORTEFEUILLE INTERACTIF**

Patent Applicant/Assignee:

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Inventor(s):

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US,
MRAK Joseph III, 14180 Dallas Parkway, Suite 200, Dallas, TX 75240, US,
PRUITT Ronald Earl, 14180 Dallas Parkway, Suite 200, Dallas, TX 75240, US

Legal Representative:

MEYER Virginia H (agent), Law Office of Virginia H. Meyer, 475 Gate Five
Road, Suite 275, Sausalito, CA 94965, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200131481 A2 20010503 (WO 0131481)
Application: WO 2000US29087 20001020 (PCT/WO US0029087)
Priority Application: US 99425515 19991022

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3662

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... on-line investin& however, the financial services industry has
primarily enabled transactions relating to traditional **investment**
vehicles, such as stocks and **mutual funds**, to be conducted over the
Internet and has not offered **investment** services or
1

SUMMARY OF THE INVENTION

The present invention provides methods, apparatuses and systems...in one
embodiment, calculates adjustments to a financial portfolio. The
financial portfolio can be a **mutual fund** portfolio or a personal
investment portfolio. in one
4

database **server** 36.

In one embodiment, a password is required to gain access to user and/or
...

7/3,K/28 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00781897 **Image available**

INTERNET-BASED CREDIT INTERCHANGE SYSTEM OF CONVERTING PURCHASE CREDIT AWARDS FOR PURCHASE OF INVESTMENT VEHICLE
SYSTEME D'ECHANGE DE CREDITS SUR BASE INTERNET DESTINE A CONVERTIR DES OCTROIS DE CREDIT D'ACHAT POUR DES MOYENS DE PLACEMENT

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200115031 A1 20010301 (WO 0115031)
Application: WO 99US19404 19990826 (PCT/WO US9919404)

Priority Application: US 99383100 19990825

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

CA JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 6144

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... step of receiving a selection of a particular investment vehicle from the consumer via the Internet .

36 The method of claim 33 wherein the investment vehicle is selected from a group of investment vehicles including a mutual fund, a bond, a stock, a money market fund, an insurance investment vehicle, a real estate vehicle and an annuity investment

15

SUBSTITUTE SHEET (RULE 26)

vehicle...

7/3,K/29 (Item 18 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00774522 **Image available**

SYSTEM, DEVICE, AND METHOD FOR COORDINATING AND FACILITATING COMMERCIAL

TRANSACTIONS

SYSTEME ET DISPOSITIF POUR COORDONNER ET FACILITER DES TRANSACTIONS COMMERCIALES

Patent Applicant/Assignee:

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GRANT Patrick J, 11 Pall Mall, East Walpole, MA 02032, US,
COVEN Linda S, 14 Hereford Street #1, Boston, MA 02115, US,

Legal Representative:

SUNSTEIN Bruce D (et al) (agent), Bromberg & Sunstein LLP, 125 Summer Street, Boston, MA 02110-1618, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200108068 A2 20010201 (WO 0108068)
Application: WO 2000US19949 20000721 (PCT/WO US0019949)
Priority Application: US 99145323 19990723; US 2000620748 20000721

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27281

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Teller Machine (ATM), or payments accounting system. The Echeck provides rapid and secure settlement of **financial accounts** between trading partners over **open** public or proprietary **networks**, without requiring pre-arrangement, by interconnection with the existing bank clearing and settlement systems infrastructure...

7/3,K/30 (Item 19 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00772920 **Image available**

ON-LINE SAVINGS MODEL

MODELE D'EPARGNE EN LIGNE

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Laguna Hills, CA 92653, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200106427 A1 20010125 (WO 0106427)
Application: WO 2000US16119 20000612 (PCT/WO US0016119)
Priority Application: US 99356963 19990719; US 99465343 19991216

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17988

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... not achieving long-term financial security.

Many of these individuals do not reach the basic **investment** parameters of most **mutual funds** or securities brokers (on-line and off-line), which are largely based on the size of initial and/or subsequent...provider participating in the present 0 investment method agrees to invest any sums deposited or **electronically** transferred into the **investment** account 12 into an **investment** product (e.g., the **mutual fund** (s) 16 shown in Figure 1) which is structured to generate a return at an...

?

Set Items Description
S1 0 AU=(ROSE K? OR ROSE, K? OR RILEY K? OR RILEY, K? OR KAPLAN
C? OR KAPLAN, C?)
S2 231520 MUTUAL()FUND? ? OR DEMAND()DEPOSIT? OR FINANCIAL()ACCOUNT?
?
S3 7301 S2(5N) (OPEN? OR SUBSCRIBING OR SUBSCRIPTION OR SUBSCRIBES -
OR ESTABLISH?)
S4 408 S3(10N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET? OR NET-
WORK? ? OR LAN OR WEB? OR PORTAL? OR WWW OR CYBER? OR ELECTRO-
NIC? OR AUTOMATE? ?)
S5 173294 ACCOUNT? ?(7N) (INVESTING OR INVESTMENT OR INVEST? ? OR FUN-
DING OR SUBSCRIBING OR SUBSCRIPTION OR SUBSCRIBES OR MONEY OR
AMOUNT)
S6 15 S4(30N)S5
S7 12 RD (unique items)
? show file
File 20:Dialog Global Reporter 1997-2005/Apr 29
(c) 2005 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2005/Apr 29
(c) 2005 Financial Times Ltd
File 610:Business Wire 1999-2005/Apr 28
(c) 2005 Business Wire.
File 613:PR Newswire 1999-2005/Apr 29
(c) 2005 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2005/Apr 29
(c) 2005 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2005/Apr 28
(c) 2005 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

6/3,K/1 (Item 1 from file: 20)
DIALOG(R) File 20:Dialog Global Reporter
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21063231 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Chicago Tribune Bill Barnhart Column
Bill Barnhart
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CHICAGO TRIBUNE - ILLINOIS)
February 03, 2002
JOURNAL CODE: KCTR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1247

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... based portfolio management service for financial advisers. Talon Asset Management is one of the 100 **investment** firms in Bergman's stable. Each **account** assembled and monitored for professional advisers by Envestnet can be unique and is fully disclosed on a daily basis through a password-protected **Web** site, Bergman said. The "open architecture" protects against **mutual funds** that engage in end-of-quarter window dressing and shifting investment styles, he said.

"There...

6/3,K/2 (Item 2 from file: 20)
DIALOG(R) File 20:Dialog Global Reporter
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18091569 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Saint Paul Pioneer Press, Minn., Investor's Eye Column
Gail MarksJarvis
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SAINT PAUL PIONEER PRESS - MINNESOTA)
July 31, 2001
JOURNAL CODE: KSPP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 927

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... learn more about mutual funds, go to www.morningstar.com. For very young investors, try www.strongkids.com.

How to **open** a **mutual fund** account: If you are 18 or older, contact a mutual fund company through an 800 phone number, fill out a simple application, and send a check. Rather than **investing** in an **account** that is taxed, consider **investing** your **money** in a Roth IRA. Once your money is in a Roth IRA, it will never...

6/3,K/3 (Item 3 from file: 20)
DIALOG(R) File 20:Dialog Global Reporter
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14444690 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Today's News
AMERICAN BANKER, p1
December 29, 2000
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 189

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... wants to increase its distribution through banks, even those that sell competing products. Page 6

INVESTMENT PRODUCTS

Many investors are opening mutual fund accounts online, a study finds. Page 7

TECHNOLOGY

Web adoption has successfully cleared the "group therapy" stage at financial services companies, bankers say. Page...

6/3,K/4 (Item 4 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter
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11655836 (USE FORMAT 7 OR 9 FOR FULLTEXT)

India: Clarification on IT form

BUSINESS LINE

June 25, 2000

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 321

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of the card on the Net.

The e-card comes from the CitiDirect - which offers online credit cards, account -to- account transfer, payments to utilities subscription and redemption of mutual funds and demat accounts .

Jet, Sahara offer Goan holiday

AFTER Indian Airlines, it is now the turn of Jet...

6/3,K/5 (Item 5 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter
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11047941 (USE FORMAT 7 OR 9 FOR FULLTEXT)

iMillennium Fund Lowers Minimum Investment to \$250

BUSINESS WIRE

May 16, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 348

... to the iMillennium Fund, announced today that the iMillennium Fund has lowered its minimum initial investment for all accounts to \$250. iMillennium Fund is an open -end, no load, mutual fund that focuses on Internet and Internet -related stocks.

"We feel that by lowering the minimum initial investment from \$2,500 to...

6/3,K/6 (Item 6 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter
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08896958 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Securities brokerages allowed to launch online mutual fund trading

TAIWAN ECONOMIC NEWS

December 28, 1999

JOURNAL CODE: WTEN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 215

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... officials said, adding that the new measure will help save investors' troubles for opening new accounts in securities investment firms for mutual fund trading.

Currently, only two mutual fund companies, Jardine Fleming Investment Ltd. and Grand Pacific Securities Investment Trust Co., have opened accounts for online mutual fund trading.

However, with increasing popularity of online securities trading and e-commerce, several mutual funds firms are planning to launch online mutual ...

6/3,K/7 (Item 7 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter
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08595501 (USE FORMAT 7 OR 9 FOR FULLTEXT)

eFunds Introduces Integreat!(SM) Internet Account Opening Solution, Announces Bank One as Customer

PR NEWSWIRE

December 07, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1008

New Service Will Address Industrywide Account Funding Problem

MIAMI BEACH, Fla., Dec. 7 /PRNewswire/ -- BAI's Retail Delivery '99-eFunds, a business unit of Deluxe Corporation (NYSE: DLX), today introduced Integreat!(SM), an Internet account opening solution that will help financial services companies successfully open more demand deposit accounts over the Internet. Bank One (NYSE: ONE) is beta testing the service and will fully implement it when...

6/3,K/8 (Item 8 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

05868805 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Atlantic Bank Teams With Andersen Consulting, Security First Technologies and Marshall & Ilsley Corporation To Design and Implement Its Internet Banking Solution

BUSINESS WIRE

June 23, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1301

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... week. In addition, end users will be able to transfer funds between accounts, pay bills electronically, view statements and registers, open demand deposit, savings and money market accounts, and purchase certificates of deposit.

Over the longer term, Security First Technologies' VFM Investments and ...

6/3,K/9 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

03422818 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Security First Technologies Launches Virtual Financial Manager Version 4.0
PR NEWSWIRE
November 12, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1154

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... bill payment application securely over the Internet. Customers can transfer funds between accounts, pay bills **electronically**, view statements and registers, **open demand deposit**, savings and **money market accounts** and purchase certificates of deposit. Completed transactions are reflected in the customer's interactive account...

6/3,K/10 (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

01896446
US leads way on Internet use
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (SYDNEY MORNING HERALD), p2M
June 10, 1998
JOURNAL CODE: WSMH LANGUAGE: English RECORD TYPE: ABSTRACT
WORD COUNT: 112

... conducting business. Cosier says that Australian financial regulators have yet to catch up with the **Internet** reality. Cosier says that in the US people can **open bank accounts** and **invest in mutual funds**, this is not the case in Australia, and that the prospectus regulations relating to Internet...

6/3,K/11 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2005 Business Wire. All rts. reserv.

00281124 20000516137B1781 (USE FORMAT 7 FOR FULLTEXT)
iMillennium Fund Lowers Minimum Investment to \$250
Business Wire
Tuesday, May 16, 2000 10:24 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 349

TEXT:
...to the iMillennium Fund, announced today that the iMillennium Fund has lowered its minimum initial **investment** for all **accounts** to \$250. iMillennium Fund is an **open -end, no load, mutual fund** that focuses on **Internet** and **Internet -related stocks**.

"We feel that by lowering the minimum initial investment from \$2,500 to...

6/3,K/12 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2005 Business Wire. All rts. reserv.

00064815 19990623174B0209 (USE FORMAT 7 FOR FULLTEXT)
Atlantic Bank Teams With Andersen Consulting, Security First Technologies and Marshall & Ilsley Corporation To Design and Implement Its Internet Banking Solution
Business Wire
Wednesday, June 23, 1999 09:12 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWswire
WORD COUNT: 1,211

...week. In addition, end users will be able to transfer funds between accounts, pay bills **electronically**, view statements and registers, **open demand deposit**, savings and **money market accounts**, and purchase certificates of deposit.

Over the longer term, Security First Technologies' VFM Investments and...

6/3,K/13 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0651154 BW0041

SECURITY FIRST VERTIGO: Security First Technologies and Vertigo join forces to create virtual financial advisor for internet banking

December 04, 1996

Byline: Business/Technology Editors

...their financial institutions' customized website or home page. At their convenience, customers can pay bills **electronically**, transfer **money** between **accounts**, manage their credit card **accounts**, **open demand deposit** accounts (DDA), view consolidated financial statements and more. Future releases within the VFM suite will...

6/3,K/14 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1375485 ATTH002
Security First Technologies Launches Virtual Financial Manager Version 4.0

DATE: November 12, 1998 09:53 EST WORD COUNT: 1,165

... bill payment application securely over the Internet. Customers can transfer funds between accounts, pay bills **electronically**, view statements and registers, **open demand deposit**, savings and **money market accounts** and purchase certificates of deposit. Completed transactions are reflected in the customer's interactive account...

6/3,K/15 (Item 2 from file: 813)
DIALOG(R) File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1083063 CHW013
**Wachovia Among First Financial Services Companies In U.S. To Announce Fully
Integrated Banking, Investing Services On Internet**

DATE: April 16, 1997 11:54 EDT WORD COUNT: 461

...Quicken or Microsoft Money. An e-mail option also will be available.

With PC Access **online** investing services, customers will be able to
open investment accounts; place stock, **mutual fund** and options
trades; obtain stock and mutual fund quotes; access account information;
and obtain independent...
?

Set Items Description
S1 1480 AU=(ROSE K? OR ROSE, K? OR RILEY K? OR RILEY, K? OR KAPLAN
 C? OR KAPLAN, C?)
S2 19729 MUTUAL() FUND? ? OR DEMAND()DEPOSIT? OR FINANCIAL()ACCOUNT?
 ?
S3 570 S2(5N) (OPEN? OR SUBSCRIBING OR SUBSCRIPTION OR SUBSCRIBES -
 OR ESTABLISH?)
S4 13 S3(10N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET? OR NET-
 WORK? ? OR LAN OR WEB? OR PORTAL? OR WWW OR CYBER? OR ELECTRO-
 NIC? OR AUTOMATE? ?)
? show file
File 2:INSPEC 1969-2005/Apr W3
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File 474:New York Times Abs 1969-2005/Apr 28
 (c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Apr 28
 (c) 2005 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
File 256:TecInfoSource 82-2005/Mar
 (c) 2005 Info.Sources Inc

4/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

7359671

Title: IT challenge: paperless accounts

Author(s): Middlemiss, J.
Journal: Wall Street & Technology vol.20, no.7 p.77
Publisher: CMP Media Inc,
Publication Date: July 2002 Country of Publication: USA
CODEN: WSTEE5 ISSN: 1060-989X
SICI: 1060-989X(200207)20:7L.77:CPA;1-I
Material Identity Number: P708-2002-007
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: Debbie Wright, a vice president at T Rowe Price Services, Inc. was looking for a faster way to open accounts by reducing the paperwork involved. She settled on technology from DST Systems, Inc., which allows clients of the mutual - fund giant to open accounts in real time using the Internet .
Subfile: D
Descriptors: electronic commerce; investment
Identifiers: T Rowe Price Services; paperless accounts; DST Systems; mutual-fund; Internet
Class Codes: D2050F (IT in financial markets)
Copyright 2002, IEE

4/5/2 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2005 The New York Times. All rts. reserv.

07777784 NYT Sequence Number: 084670000504

GROUP INVESTS IN REAL ESTATE SOFTWARE

Dow Jones
New York Times, Col. 3, Pg. 8, Sec. C
Thursday May 4 2000
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Group led by buyout firm Hicks, Muse, Tate & Furst says it has invested \$140 million to merge four companies that make software for real estate agents; other investors are CMGI, private equity arm of investment bank Gleacher & Co and TH Lee.Putnam Internet Partners, fund set up by Thomas H Lee Co, and Putnam Investments, a mutual fund concern; RealPlus.com plans to open Web site in June; RealPlus.com has acquired and merged four commercial real estate technology companies: Argus Financial Software, B J Murray Inc, CTI Ltd and Newstar Solutions (S)

COMPANY NAMES: Hicks Muse Tate & Furst Inc; Cmgi; Gleacher & Co; TH Lee.Putnam Internet Partners; Lee, Thomas H, Co; Putnam Investments; RealPlus.com; Argus Financial Software; Murray, B J, Inc; CTI Ltd; Newstar Solutions

DESCRIPTORS: Real Estate; Computers and the Internet; Mergers, Acquisitions and Divestitures; Real Estate; Computer Software

4/5/3 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2005 The New York Times. All rts. reserv.

08098769 NYT Sequence Number: 000000010504
FUND TRACK: MERRILL'S WEB FUND TO LOG OFF AFTER BRIEF LIFE
LAURICELLA, TOM (BYLINER)
Wall Street Journal, Col. 3, Pg. 1, Sec. C
Friday May 4 2001
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Merrill Lynch & Co is pulling the plug on its **Internet** Strategies Fund, only 13 months after it **opened**; the **mutual** fund's directors are asking shareholders to approve a merger into Merrill's Global Technology Fund, which is run by the same manager, Paul Meeks; charts (L)

SPECIAL FEATURES: Chart

COMPANY NAMES: MERRILL LYNCH & CO
DESCRIPTORS: STOCKS AND BONDS; MUTUAL FUNDS; COMPUTERS AND THE INTERNET
PERSONAL NAMES: LAURICELLA, TOM (BYLINER); MEEKS, PAUL

4/5/4 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs
(c) 2005 The New York Times. All rts. reserv.

08085324 NYT Sequence Number: 000000001227
WORLD WATCH--EUROPE: BRIEFLY
Wall Street Journal, Col. 2, Pg. 8, Sec. A
Wednesday December 27 2000
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Direkt Anlage Bank launches Germany's first **open on-line mutual fund** (S)

COMPANY NAMES: DIREKT ANLAGE BANK
DESCRIPTORS: MUTUAL FUNDS; COMPUTERS AND THE INTERNET
GEOGRAPHIC NAMES: GERMANY

4/5/5 (Item 3 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs
(c) 2005 The New York Times. All rts. reserv.

08033212 NYT Sequence Number: 000000990826
INVESCO OFFERS NEW-FUND OPENING ONLINE
PUI-WING TAM
Wall Street Journal, Col. 1, Pg. 21, Sec. C
Thursday August 26 1999
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Fund Track column reports Invesco Funds Group will become first **mutual fund** company to allow investors to **open** new fund accounts entirely over the **Internet**, circumventing issue of obtaining signature by using passwords and other security devices (M)

COMPANY NAMES: INVESCO FUNDS GROUP INC
DESCRIPTORS: STOCKS AND BONDS; MUTUAL FUNDS; COMPUTERS AND THE INTERNET
PERSONAL NAMES: PUI-WING TAM

4/5/6 (Item 4 from file: 475)
DIALOG(R) File 475:Wall Street Journal Abs
(c) 2005 The New York Times. All rts. reserv.

08022726 NYT Sequence Number: 000000990521
FIDELITY RESISTS INTERNET-ONLY STOCK FUND
BOITANO, MARGARET
Wall Street Journal, Col. 1, Pg. 23, Sec. C
Friday May 21 1999
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Fidelity Investments has thus far resisted **opening mutual fund** geared entirely to **Internet** -related stocks and is unlikely to open such a fund in coming months, preferring not to add fuel to current speculative Internet-stock mania (M)

COMPANY NAMES: FIDELITY INVESTMENTS
DESCRIPTORS: STOCKS AND BONDS; MUTUAL FUNDS; COMPUTERS AND THE INTERNET
PERSONAL NAMES: BOITANO, MARGARET

4/5/7 (Item 5 from file: 475)
DIALOG(R) File 475:Wall Street Journal Abs
(c) 2005 The New York Times. All rts. reserv.

06007627
FLEXIBLE BOND TRUST'S DIRECTORS APPROVE TRANSFER OF ITS ASSETS
Wall Street Journal, Col. 6, Pg. 12, Sec. C
Wednesday March 20 1991
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Directors of Flexible Bond Trust Inc, \$68.1 million closed-end fund, approve in principle proposal to transfer assets to **open -end mutual fund** --Paine **Webber** Master Income Fund--in tax-free reorganization (S)

COMPANY NAMES: FLEXIBLE BOND TRUST INC
DESCRIPTORS: MUTUAL FUNDS; STOCKS AND BONDS

4/5/8 (Item 1 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09847086
IndusInd Bank to go online
India: Expansion plans outlined by IndusInd Bank
The Hindu (UFR) 10 Aug 2002
Language: ENGLISH

Fali F Forbes, the executive vice-president of India's IndusInd Bank, announced on 9 August 2002 that the bank will expand its existing branch

network of 49 to 100 by the fiscal's end <March 2003>. The bank is already waiting for approval to expand in Guntur and Vijayawada. Besides physical expansions, the bank has lined up the unveiling of its international debit and credit card schemes, as well as insurance product and mutual fund services. IndusInd Bank had opened its fourth ATM < automated teller machine> outlet at the HPCL branch on 8 August 2002. It expects to introduce Internet banking during the 12-18 August 2002 week.

COMPANY: INDUSIND BANK

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Debit Card Svcs (6020DC); Unit Trusts (6724); Debt & Equity Securities (E5640); Retail Banking Services (6006); Clearing Banks (6010CB); Electronic Point of Sale Systems (3573EP);

EVENT: Product Design & Development (33); Plant/Facilities/Equipment (44);

COUNTRY: India (9IND);

4/5/9 (Item 2 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09666061

Selftrade lance un portail FCPI/FCPR

France: Selftrade's new portal

Le Revenu (AGV) 14 Dec 2001 p.34

Language: FRENCH

The Selftrade group has launched an on-line portal offering information and an educational guide concerning innovation mutual funds and research mutual funds. The portal also offers two research mutual funds, and six innovation mutual funds for subscription. These funds are offered through partnerships with Crédit Lyonnais, OTC Asset Management, and PLS Venture.

COMPANY: SELFTRADE

PRODUCT: Database Vendors (7375);

EVENT: Product Design & Development (33); Marketing Procedures (24);

COUNTRY: France (4FRA);

4/5/10 (Item 3 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)
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09489217

PCCW opens portal for mutual fund players

HONG KONG: INVESTMENT WEBSITE LAUNCHED

HongKong IMail (AUB) 22 Mar 2001 p.b5

Language: ENGLISH

Morningstar Asia would launch an investment portal site in Hong Kong. The site would provide information on unit trusts (authorised by the Securities and Futures Commission), the US stocks, the Hong Kong stocks and the related investment strategies and analysis. The online investment services may be extended to other countries in the Asian region. Morningstar Asia is a subsidiary of Pacific Century CyberWorks (PCCW) *

COMPANY: SECURITIES & FUTURES COMMISSION; PACIFIC CENTURY CYBERWORKS;

MORNINGSTAR ASIA

PRODUCT: Unit Trusts (6724); Debt & Equity Securities (E5640); Securities & Commodities Exchanges (6230); Securities Dealers (6211); Database Vendors (7375);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: Hong Kong (9HON);

4/5/11 (Item 4 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09466459

Suomen Nettirahastot fuusioidaan

FINLAND: SUOMEN NETTIRAHASTOT TO BE MERGED
Press Release (SanomaWSOY) (PRS) 16 Feb 2001 p.1
Language: FINNISH

In Finland, Suomen Nettirahastot, the **online mutual funds** marketplace company **established** by SanomaWSOY's subsidiary Startel together with three mutual funds companies, is to be merged with the online mutual funds service company, Sonera Plaza Rahastopalvelut. Rahasto.net, operated by Suomen Nettirahastot, will be combined with the mutual funds section, Rahastokanava, of Sonera Group's Sonera Plaza portal. Owners of the new company are Sonera Plaza Finanssipalvelut (67%), OP Kotipankki (7%), Sonera Plaza (5.5%) and Startel, Alfred Berg Rahastoyhti6, Evli Asset Management, Gyllenberg Funds and Helsinki Exchanges Group (a total of 20.5%). Suomen Nettirahastot's MD Arto Heimonen has been appointed MD of the new company.

COMPANY: SONERA; SONERA PLAZA; STARTEL; SANOMAWSOY; SUOMEN NETTIRAHASTOT

PRODUCT: Unit Trusts (6724); Debt & Equity Securities (E5640); Securities & Commodities Exchanges (6230); Securities Dealers (6211); Database Vendors (7375);
EVENT: Acquisitions & Mergers (15); Company Formation (12); Company Formation (14);
COUNTRY: Finland (5FIN);

4/5/12 (Item 5 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)
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09215890

SC warns investors of Capitalshare Fund

MALAYSIA: NO APPROVAL GIVEN TO CAPITALSHARE FUND

The Star (XAT) 22 Dec 1999 Business p.3

Language: ENGLISH

The Securities Commission of Malaysia has announced on 21 December 1999 that no approval was given to the Capitalshare Fund (CF), an offshore **open-ended mutual fund** which offers units to subscribers through the **Internet**. Capitalshare manages the mutual fund which consists of six different funds. Capitalshare is registered in the Cayman Islands. Therefore, investment of moneys by the investors in CF would be made at investors' own risk. No proposal related to the fund was handed in to the commission for approval.

COMPANY: CAPITALSHARE; INTERNET

PRODUCT: Unit Trusts (6724); Debt & Equity Securities (E5640);
EVENT: Companies Activities (10);
COUNTRY: Malaysia (9MAO); Cayman Islands (3CAY);

4/5/13 (Item 6 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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09149298

Invesco Plans to Allow Clients To Open Accounts Over the Web
US: INVESCO SETS UP INTERNET SERVICE
Wall Street Journal Europe (WSJ) 26 Aug 1999 p.18
Language: ENGLISH

Invesco Funds Group, the US based investment fund company and part of UK based Amvescap, has announced that it is to set up an **Internet** service that will allow its customers to **open** new **mutual - fund** accounts entirely over the **Internet**. It is believed that Invesco is the first company to launch an entirely Internet based fund service. At present other companies allow customers to print out application forms from the Internet but are still required to post the form. The money for accounts opened over the Net will be drawn from the investors bank account directly and the fund shares priced at the end of the same day.

COMPANY: INVESCO; AMVESCAP; INVESCO FUNDS GROUP

PRODUCT: Unit Trusts (6724); Debt & Equity Securities (E5640);
EVENT: General Management Services (26);
COUNTRY: United States (1USA);